



BUILDING RELATIONSHIPS THAT LAST GENERATIONS

- Complete this form only if you are age 70 ½ or older and you wish Dunham to calculate and distribute your Required Minimum Distribution (RMD).
- For a calculation only of your RMD amount, please call 800-442-4358 to speak with a Dunham Client Services Representative
- Please read and complete each section carefully.
- Mail completed forms to: Dunham Trust Company c/o Dunham & Associates  
Attn: Account Processing  
PO BOX 910309  
San Diego, CA 92191

1. CUSTOMER INFORMATION:

Name of IRA Owner / Beneficiary/ Authorized Person

Account Title

Financial Advisor

Dunham Account Number: [ ] [ ] [ ] [ ] [ ] [ ] - [ ] [ ]

Daytime Phone Number: ( ) -

If this is your first RMD, list the tax year for which you are requesting. If no tax year is listed, the current tax year will apply.

This request is for tax year: \_\_\_\_\_

Remember that although a RMD amount must be calculated individually for each IRA, you can take the RMD from any or a combination of all your IRAs.

2. DETERMINING YOUR LIFE EXPECTANCY FACTOR

The Uniform Life Expectancy Table will be used in the majority of cases. If you have a sole primary beneficiary who is your spouse and is more than 10 years younger than you, the Joint Life Expectancy Table will be used.

A. List your date of birth: \_\_\_\_\_ (mm/dd/yyyy)

Determining if Joint Life Expectancy applies:

B. Is your spouse your sole primary beneficiary and more than 10 years younger than you? [ ] Yes [ ] No

If you answered "no," proceed to Section 3.

C. List your spouse's date of birth: \_\_\_\_\_ (mm/dd/yyyy)

D. List your spouse's name: \_\_\_\_\_

### 3. FAIR MARKET VALUE ADJUSTMENTS

Check any of the following situations that apply to you and fill in the necessary information.

- If you transferred your IRA to Dunham from another firm in the current calendar year and have not yet taken the RMD for that account this year, indicate the fair market value (FMV) of that IRA as of December 31 of last year: \$ \_\_\_\_\_
- If you withdrew funds from an IRA after November 1 of the previous calendar year, and subsequently rolled the funds into the IRA identified in Section 1 above in the current calendar year (60-day rollover), indicate the amount of the rollover: \$ \_\_\_\_\_
- If you completed a Roth conversion in the previous calendar year, did you recharacterize any or all of that conversion and transfer it to the IRA identified in Section 1 above in the current calendar year?  Yes  No

**Note: If you remove your RMD and later recharacterize a prior-year contribution, you must recalculate your year-end FMV to include the recharacterization plus attributable earnings.**

### 4. DISTRIBUTION INSTRUCTIONS (Check only one box.)

- Calculate and distribute my RMD amount.
- Distribute the following amount that I have determined: \$ \_\_\_\_\_

### 5. FREQUENCY OF DISTRIBUTION (Select only one option.)

- A.  **One-Time.** This distribution will be processed when we receive this completed form.
- B.  **Annual.** Distribute my RMD annually on  5<sup>th</sup> or  20<sup>th</sup> of \_\_\_\_\_ (month) and continue each year until I instruct otherwise.
- C.  **Monthly.** Distribute my RMD monthly on  5<sup>th</sup> or  20<sup>th</sup> and continue each month until I instruct otherwise.

**Source of Funds:**

- Current Model Allocation (*applies if your funds automatically re-balance*)
- I would like to withdraw from (a) specific fund(s) as instructed below:

<u>Name of Security or Fund</u>	<u>Exact Dollar Amount</u>
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Please continue on a separate sheet if needed

**Note: By checking a distribution method above, you agree to a “supplemental” distribution to meet the RMD amount if the account’s RMD obligations for the year has not been met by the last day of the year. For this purpose, we will add all scheduled and one-time distributions taken during the year when determining if the RMD has been met. Any changes that affect your calculation-factor and/or fair market value of the IRA for the previous year may affect the calculation of your RMD amount.**

**6. METHOD OF PAYMENT** (Complete only those sections that apply.)

Indicate how you would like to receive your payment by selecting one of the options below. If no option is selected a check will be sent by regular mail to your address of record.

- A.  **Mail a check to me at my address of record.**
- B.  **Mail a check to an alternate address or payee.**

\_\_\_\_\_  
Alternate Payee (if applicable)

\_\_\_\_\_  
Name of Institution

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip Code

- C.  **Transfer cash to another Dunham Account.**

Dunham Account Number:       -

**Invest my contribution in:**

- Current Model Allocation (*applies if your funds automatically re-balance*)
- I would like to invest in (a) specific fund(s) as instructed below:

<u>Name of Security or Fund</u>	<u>Exact Dollar Amount</u>	-OR-	<u>% of RMD Amount</u>
_____	\$ _____		_____
_____	\$ _____		_____
_____	\$ _____		_____
_____	\$ _____		_____
_____	\$ _____		_____
_____	\$ _____		_____

Please continue on a separate sheet if needed

- D.  **Electronically transfer the proceeds to my bank or credit union account via ACH Transfer**

It may take 2-3 business days for this transfer to be delivered to your banking institution.

You must first verify the following information with your bank if you are unsure.

\_\_\_\_\_  
Your Bank's Name

\_\_\_\_\_  
Bank Routing Number

\_\_\_\_\_  
Name(s) on Bank Account

\_\_\_\_\_  
Bank Account Number

\_\_\_\_\_  
Further Credit to: (if applicable)

