

IRA Withdrawal Form

Questions?
Call Prudential Retirement
at 1-888-244-6237 (fax: 1-877-493-9854)
www.prudential.com/prs



IMPORTANT: Failure to provide complete information can delay the processing of your withdrawal request.

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1 Provide account information (Please print clearly)

Name Home phone no.

Social Security no. Date of birth

Address

City State Zip code Account number

2 Choose distribution type (One box must be checked)

Normal distribution (over age 59½) Premature distribution (under age 59½) Beneficiary distribution (after the IRA owner's death) Disability distribution

3 Provide payment instructions (Please complete items 1-5)

1. This distribution request is for a: Lump-sum withdrawal Systematic withdrawal (If you choose this option, complete section 4)

2. Indicate gross withdrawal amount: \$

3. Tax election(s): Indicate amount to withhold for taxes (no fractional percentages). Please indicate 0% if you elect no withholding.

Federal tax %

Note: If you want federal taxes withheld, the income tax rate minimum is 10%.
If a federal tax election is not designated, the mandatory 10% withholding will be taken.

State tax %

Note: Your state may allow or require state income tax withholding on any distribution. Please check with your tax advisor (see enclosed Notice of Withholding form).

4. Indicate net withdrawal amount [line 2 minus the tax election(s) appearing in line 3]: \$

5. Select payment method (Please check one box)

- A. Send a check to the address you have on record.
Send check by: Regular mail Overnight mail — Address cannot be a PO Box
(Note: A \$30 fee will be deducted from your account balance)
- B. Send a check to a different address. (Section 6 and section 7 must be completed and notarized)
- C. Credit my Prudential Retirement® taxable account. Account no.
- D. Send payment electronically to my bank account. (Section 7 must be completed and notarized)
(Note: A \$25 fee will be charged to your account for wire transactions)

Name of bank

Bank routing number Bank account number

IMPORTANT: To ensure accuracy, verify with your bank.

4 Supply systematic payment instructions* (Complete only if systematic withdrawal was selected in section 3-1)

Note: There is no charge for systematic withdrawals sent via Automated Clearing House (ACH). Please attach a voided check.

How often would you like to receive the payment? (Please check one box)

Monthly Quarterly Semi-annually Annually

For monthly payments, indicate the month and day you would like the payment to start

For quarterly, semi-annual, and annual payments, indicate the month and day you would like the payment to start

* For systematic monthly withdrawals via ACH, the first payment is sent via check.

Please complete section 5 (next page).

5 Provide liquidation instructions (Please check one box)

- A. The gross withdrawal amount from section 3-2 is currently available in my cash/money market account. (Systematic payments will stop if funds are exhausted)
- B. Liquidate the following mutual funds (Systematic payments will stop if funds are exhausted):

IMPORTANT: Provide specific liquidation instructions below. Incomplete instructions can delay your transaction.

Mutual fund symbol	<input type="text"/>	Lump sum	<input type="text"/>	or Systematically	<input type="text"/>	Amount	\$ <input type="text"/>
Mutual fund symbol	<input type="text"/>	Lump sum	<input type="text"/>	or Systematically	<input type="text"/>	Amount	\$ <input type="text"/>
Mutual fund symbol	<input type="text"/>	Lump sum	<input type="text"/>	or Systematically	<input type="text"/>	Amount	\$ <input type="text"/>

(Note: A \$20 fee is charged for all trades of no-load, no-transaction fee funds placed with a Prudential Retirement Counselor)

6 Supply alternate address (If applicable)

Note: If an alternate address is being requested, a Notary must complete section 7. Send my distribution to the following alternate address:

Address

City State Zip code

7 Supply Notary information

Note: A Notary needs to complete this section if:

1. You are having your distribution sent to an alternate address (see section 3-5B); and/or
2. Your funds are being wired to your bank account (see section 3-5D).

Signature of Notary Notary seal

Date

8 Sign and date this form

By signing below, you hereby authorize and direct Prudential Retirement to withdraw funds from the referenced account and to distribute them according to the instructions given. You hereby certify that this distribution is made for the reason described above and complies with the provisions of the Prudential Retirement IRA agreement. The receipt of this distribution is acknowledged by the account holder's signature. Prudential Retirement may rely on this certification without further investigation.

If you elect to have withholding apply to your distribution payments, or if you do not have enough federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. If you have any questions regarding the tax treatment of any withdrawals from your retirement account, please contact your tax advisor, tax attorney, or the Internal Revenue Service.

Date Print name

Signature

FOR PRUDENTIAL RETIREMENT USE ONLY

Office Reg. Rep. no. Account no. Date

Securities products and services are offered by Prudential Investment Management Services LLC (PIMS), Three Gateway Center, 14th Floor, Newark, NJ 07102-4077, a Prudential Financial company. Retirement Counselors are registered representatives of Prudential Investment Management Services LLC who may receive compensation based on a decision to either keep your funds in your employer-sponsored retirement plan or roll over to a Prudential IRA. These representatives receive additional compensation based on whether and how much you roll over to an IRA, and their compensation recognizes the additional services involved in the rollover process. Such compensation does not differ based on which Prudential IRA you choose or how your money is invested.

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NOTICE OF WITHHOLDING

Please read carefully before completing the IRA Withdrawal Form

Your IRA distributions, other than Roth IRA distributions and Direct Rollovers, are subject to federal (and, in some cases, state) income tax withholding unless you elect not to have withholding apply. Withholding will apply to the gross amount of each distribution, even if you have made non-deductible contributions. Moreover, failure to provide a U.S. residential address will result in 10% federal income tax withholding (and possible state income tax withholding) on the distribution proceeds, even if you have elected not to have tax withheld (an IRS requirement as applicable). A Post Office Box does not qualify as a residential address.

If you elect to have withholding apply (by indicating so on the distribution request form, by making no choice, or by not providing a U.S. residential address), federal income tax will be withheld from your IRA distribution(s) (excluding Roth IRA distribution(s)) at a rate of at least ten percent (10%). Federal income tax will not be withheld from Direct Rollovers or distributions from a Roth IRA unless you elect to have such tax withheld.

If federal income tax is withheld from your distribution, state income taxes may also be withheld regardless of your election. See below for your state's withholding rules. Your state of residence will determine your state income tax withholding requirements, if any. Your state of residence is determined by your legal address of record provided for your IRA.

Residents of IA and MA: If federal income tax is withheld, state income tax of at least your state's minimum requirements must be withheld in addition to federal income tax withholding at the time of your distribution. If you elect out of federal income tax withholding, state income tax will not be withheld unless you indicate otherwise.

Residents of CA, OK, OR and VT: If federal income tax is withheld, state income tax of at least your state's minimum requirements must be withheld in addition to federal income tax withholding at the time of your distribution unless you elect not to have state income taxes withheld.

Residents of AR, DE, KS, ME and NC: State income tax of at least your state's minimum requirements must be withheld unless you elect not to have state income taxes withheld.

Residents of AK, AZ, FL, NH, NV, SD, TN, TX, WA, and WY: State income tax withholding is not available on your IRA distributions. Please consult your tax advisor, state agency, or investment representative for more information.

Residents of all other states and the District of Columbia: You are not subject to mandatory state income tax withholding, however, you may elect voluntary state income tax withholding in a percentage. If you elect to have state income taxes withheld and your state provides a minimum amount or percentage for withholding, you must elect a percentage that is not less than your state's minimum withholding requirements. If the percentage you elect for withholding is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld.

Important: State tax withholding rules can change and the rules cited above may not reflect the current ruling of your state. Please consult with your investment representative to obtain the most up-to-date information pertaining to your state.

Whether or not you elect to have federal and, if applicable, state income tax withheld, you are still responsible for the full payment of federal income tax, any state tax or local taxes, and any penalties which may apply to your distribution(s). Whether or not you elect to have withholding apply (by indicating so on the distribution form), you may be responsible for payment of estimated taxes. You may incur penalties under the IRS and applicable state tax rules if your estimated tax payments are not sufficient.

If you are not a U.S. person (including a U.S. resident alien), you must submit IRS Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding, with the distribution request form to claim tax treaty benefits, and a reduced federal income tax withholding rate, if applicable. Otherwise payments are subject to the 30% nonresident alien federal income tax withholding rate. To obtain Form W-8BEN, please consult your tax advisor or go to the IRS website at <http://www.irs.gov>.