



**D. W-9  
Certification**

**IRS Form W-9/Part II (Certification): Under penalties of perjury, I certify that:**

- 1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and**
- 2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and**
- 3. I am a U.S. citizen or other U.S. person.**

Name (Please print)	Date
Signature	

**E. Tax  
Withholding  
Election**

*(Please consult your tax advisor before making an election)*

**IRA Owners:** If no box is checked a default **10% Federal Income Tax** will be withheld from the taxable portion of the distribution. Please consult your tax advisor before making a selection.

**403(b) and Governmental 457 Plan Participants:** If you elect to receive any payment that would be eligible for rollover, the Federal Income Tax withholding on such payments is a mandatory 20%. If you elect payments over your life expectancy or for a period longer than 10 years, you may choose not to have Federal Income Tax withheld.

**Federal Withholding:** (IRS Form W-4P/OMB No. 1545-0074)

- Waive Federal Income Tax Withholding — I elect to waive Federal Income Tax withholding. I understand I am liable for the payment of Federal Income Tax on the amount received. I also understand that I may be subject to Federal Income Tax penalties under the estimated tax payment rules if my payments of the estimated tax and withholding are insufficient.
- Withhold Federal Income Tax at a rate of \_\_\_\_\_% (not less than 10%) from each payment

**State Withholding:** You will be subject to state income tax withholding if you elect Federal withholding and reside in a state with mandatory withholding.

- Withhold State Income Tax at a rate of \_\_\_\_\_ %  
of my  Taxable Distribution or  Federal Income Tax amount
- Waive withholding of State Income Tax.

**F. Authorization  
and  
Signature**

I direct First Symetra National Life Insurance Company of New York to make distributions from my account based on the information I have provided. I am aware of the Required Minimum Distribution rules, and I acknowledge that First Symetra and its affiliates are not responsible for ensuring that I have complied with these rules. I certify that the above information is accurate, and I will notify First Symetra of any changes. I agree to hold harmless First Symetra and its affiliates for any claims, expenses or taxes (including penalties and interest) incurred due to distributions made in accordance with this form.

Name (Please print)	Date
Signature	

**Medallion  
Signature  
Guarantee**

*(required if distribution is directly deposited to a bank account that is not titled identically to the name of the participant/owner or being mailed to an address other than the address on record)*

This must be completed by an authorized officer of an eligible guarantor institution, such as a bank that is a member of the Federal Deposit Insurance Corporation (FDIC), a trust company, or a member of a domestic stock exchange.

Signature of Guarantor	Place seal or stamp here
Date	
Title / Name of Institution	

# ADDITIONAL INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS (RMD)

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## Please keep this page for your records

This is for information purposes only and should not be construed as tax or legal advice. Distributions from retirement plans can be complex and we encourage you to consult a tax or legal advisor for assistance. In addition, you should review IRS Publication 590, Individual Retirement Arrangements (IRAs), or Publication 571, Tax Sheltered Annuity (TSA) Programs for Employees of Public Schools and Certain Tax-Exempt Organizations, as applicable, which are available from the internet at [www.irs.gov](http://www.irs.gov) or by calling 1-800-829-3676.

RMDs are withdrawal minimums dictated by the Internal Revenue Code. Once you have reached your required beginning date and begin taking RMDs, in any given year, you may always take out more than required, but no less than the required minimum. Once an IRA owner reaches their required beginning date for taking distributions, First Symetra must report to the IRS that the IRA owner is required to receive a minimum distribution for that year.

**If you elect the “automatic calculation by First Symetra” option in Section B of this form, First Symetra assures you that we will calculate and distribute your RMD in accordance with the applicable IRS rule.**

Provided below is some general information on required minimum distributions.

<b>Required Beginning Date</b>	April 1 <sup>st</sup> following attainment of age 70½ for IRA’s OR for 403(b), by April 1 <sup>st</sup> following the later of attainment of age 70½ or retirement.
<b>Due Date For Distribution</b>	Distributed by April 1 <sup>st</sup> noted above for the first distribution calendar year and by December 31st for each subsequent year.
<b>First Distribution Year</b>	For the first year only, you may delay your first year’s distribution payment up to April 1st of the year following the year you turn 70½ (or, for 403(b), the year you retire if later). Otherwise, distributions must be made by December 31st. If you choose to delay your initial payment, you must take two distributions (one for your 70½ year and one for your 71st year) in that year.
<b>Aggregation of Multiple IRAs or 403(b)</b>	The RMDs are calculated separately for each IRA and TSA you own. IRAs may only be aggregated with IRAs, and 403(b)s may only be aggregated with 403(b)s. The actual distribution may be taken from any one or more of your IRAs to satisfy your IRA RMD requirement, and from one or more of your 403(b)s to satisfy your 403(b) RMD requirement.
<b>50% IRS Penalty Tax</b>	If you fail to withdraw the required minimum in any given year, the IRS may impose a 50% excise tax on the amount not distributed as required.
<b>Uniform RMD Table</b>	Investors in qualified accounts are typically required to use the Uniform Life Expectancy Table when calculating their RMDs. Except in certain circumstances discussed in the Joint Life RMD Table section below, this table is used regardless of whether the desired payout is a single life or joint life. This table generally assumes a joint life expectancy payout where the joint life is exactly 10 years younger than the IRA or TSA holder, regardless of actual age difference.
<b>Joint Life RMD Table</b>	If an account owner’s spouse is the sole beneficiary of his or her IRA or 403(b) and is also more than ten (10) years younger than the owner, the Joint Life Table may be used to “stretch” the distributions over the couple’s joint life expectancy. To qualify for this “spousal exception,” the account owner’s spouse must be the sole beneficiary of the owner’s interest at all times during the distribution year.
<b>Surrender Penalty</b>	First Symetra is not currently charging surrender penalties on RMDs as long as the request is made under the following conditions: a) the owner submits an RMD request using a First Symetra RMD form, and b) the distribution amount requested is equal to the RMD calculations for the aggregated IRAs or 403(b)s held at First Symetra. Surrender penalties will apply if the distribution amount is greater than the contract free amount and in excess of the RMD amount.

**This page is provided for information purposes only. You should consult with your tax advisor if you have any questions about this or any other tax matter.**

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