



# Beneficiary Distribution Election

Review the following content thoroughly and select how you would like to receive the inherited IRA assets. Upon making your selections, sign the document and return it to the financial organization listed below.

## BENEFICIARY INFORMATION

Full Name

Tax ID

Date of Birth

## DECEASED OWNER INFORMATION

Full Name

Account Type

Account Number

## FINANCIAL ORGANIZATION INFORMATION

Financial Organization

Email

Phone

## DISTRIBUTION OPTIONS

If you have not made a payment election, select one option below. If you have previously made an election, your selection below should be consistent with your prior election. You may want to consult with a tax advisor before choosing an option. (Options below are applicable for deaths occurring on or after 1/1/2020.)

- Do not establish payments for this IRA. I understand that by choosing this option, I will be responsible for determining and distributing any required payment from this inherited IRA each year. (If this option is selected, skip the remaining sections and sign and date the form.)
- I elect to receive a total distribution of the account. (If this option is selected, complete the **Distribution Method** section, and sign and date the form.)
- I elect to treat this IRA as my own and transfer to my IRA of the same type. (Available to spouse beneficiaries only).

## Inherited Traditional or SIMPLE IRA

### DEATH BEFORE ORIGINAL OWNER'S REQUIRED BEGINNING DATE

- Payments over 10 years.** Must deplete IRA balance by the end of the 10th calendar year following the year of the original IRA owner's death. (Available to all beneficiaries, except nonhuman beneficiaries.)
- Payments over 5 years.** Must deplete IRA balance by the end of the 5th calendar year following the year of the original IRA owner's death. (Available to nonhuman beneficiaries only.)
- Payments over my life expectancy.** (Only available to eligible designated beneficiaries and certain trust beneficiaries.)
- Payments over the oldest designated beneficiary's life expectancy.** (Only available to eligible designated beneficiaries and certain trust beneficiaries.)  
Oldest designated beneficiary's date of birth. (MM/DD/YYYY)

## Inherited Traditional or SIMPLE IRA

### DEATH ON OR AFTER ORIGINAL OWNER'S REQUIRED BEGINNING DATE

- Annual payments over 10 years.** Must deplete IRA balance by the end of the 10th calendar year following the year of the original IRA owner's death. (Available to all beneficiaries, except nonhuman beneficiaries.)
- Annual payments over my life expectancy.** (Only available to eligible designated beneficiaries and certain trust beneficiaries.)
- Annual payments over original owner's life expectancy.** (Only available to eligible designated beneficiaries, nonhuman beneficiaries, and certain trust beneficiaries.)
- Annual payments over the oldest designated beneficiary's life expectancy.** (Only available to eligible designated beneficiaries and certain trust beneficiaries.)  
Oldest designated beneficiary's date of birth. (MM/DD/YYYY)

**Inherited Roth IRA**

- Payments over 10 years.** Must deplete IRA balance by the end of the 10th calendar year following the year of the original IRA owner's death. (Available to all beneficiaries, except nonhuman beneficiaries.)
- Payments over 5 years.** Must deplete IRA balance by the end of the 5th calendar year following the year of the original IRA owner's death. (Available to nonhuman beneficiaries only.)
- Payments over my life expectancy.** (Only available to eligible designated beneficiaries and certain trust beneficiaries.)
- Payments over the oldest designated beneficiary's life expectancy.** (Only available to eligible designated beneficiaries and certain trust beneficiaries)  
 Oldest designated beneficiary's date of birth. (MM/DD/YYYY)

**DISTRIBUTION SCHEDULE**

**Frequency**

- Annually
- Semi-Annually
- Quarterly
- Monthly

**Start Date**

Distributions generally must begin the year after death. Spouse beneficiaries may delay distributions until the year the original IRA owner would have attained RMD age.

(MM/DD/YYYY)

**Distribution Method**

- Check
- Transfer to non-retirement account at

**Account Number:**

**Account Type:** (Checking, Savings, etc.)

- Transfer to non-retirement account at another organization

**Organization Name:**

**Account Number:**

**Account Type:** (Checking, Savings, etc.)

**FEDERAL WITHHOLDING**

Refer to the enclosed IRS Form W-4R, *Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions*

**STATE WITHHOLDING**

State withholding may not be available in your state or if your organization does not conduct business in that state. If applicable, state tax will be withheld from the distribution according to your state's guidelines. You may be required to complete additional state tax withholding forms if you withhold taxes in Arkansas, Connecticut, Iowa, Michigan, Minnesota, North Carolina, or Oklahoma. Contact your organization for more information.

**Withholding State:**

- Withhold %
- Withhold \$
- Do not withhold

**SIGNATURE**

By signing this **Beneficiary Distribution Election** document, I certify that the information I have provided is true and correct, and I authorize the Trustee/Custodian to distribute the IRA based on the elections made above. I understand that I am responsible for ensuring I am eligible to authorize these distributions and I assume all responsibility for any consequences as a result of my actions. I will indemnify and hold the Trustee/Custodian harmless from any consequences related to executing my instructions. I have been advised to seek competent legal and tax advice and have not been provided any such advice from the Trustee/Custodian.

Print Beneficiary Name

Beneficiary Signature

Date

# Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions

**2026**

Give Form W-4R to the payer of your retirement payments.

<b>1a</b> First name and middle initial	Last name	<b>1b</b> Social security number
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Address

City or town, state, and ZIP code

Your withholding rate is determined by the type of payment you will receive.

- For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% on line 2. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories.
- For an eligible rollover distribution, the default withholding rate is 20%. You can choose a rate greater than 20% by entering the rate on line 2. You may not choose a rate less than 20%.

See page 2 for more information.

<b>2</b> Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the instructions on page 2 and the Marginal Rate Tables below for additional information. Enter the rate as a whole number (no decimals)	<b>2</b>	%
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<b>Sign Here</b>	<div style="border-bottom: 1px solid black; min-height: 20px;">Your signature (This form is not valid unless you sign it.)</div>	<div style="border-bottom: 1px solid black; min-height: 20px;">Date</div>
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## General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about any future developments related to Form W-4R, such as legislation enacted after it was published, go to [www.irs.gov/FormW4R](http://www.irs.gov/FormW4R).

**Purpose of form.** Complete Form W-4R to have payers withhold the correct amount of federal income tax from your nonperiodic payment or eligible rollover distribution from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See page 2 for the rules and options that are available for each type of payment. Don't use Form W-4R for periodic

payments (payments made in installments at regular intervals over a period of more than 1 year) from these plans or arrangements. Instead, use Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

**Caution:** If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. Your withholding choice (or an election not to have withholding on a nonperiodic payment) will generally apply to any future payment from the same plan or IRA. Submit a new Form W-4R if you want to change your election.

## 2026 Marginal Rate Tables

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See page 2 for more information on how to use this table.

<b>Single or Married filing separately</b>		<b>Married filing jointly or Qualifying surviving spouse</b>		<b>Head of household</b>	
<i>Total income over—</i>	<b>Tax rate for every dollar more</b>	<i>Total income over—</i>	<b>Tax rate for every dollar more</b>	<i>Total income over—</i>	<b>Tax rate for every dollar more</b>
\$0	<b>0%</b>	\$0	<b>0%</b>	\$0	<b>0%</b>
16,100	<b>10%</b>	32,200	<b>10%</b>	24,150	<b>10%</b>
28,500	<b>12%</b>	57,000	<b>12%</b>	41,850	<b>12%</b>
66,500	<b>22%</b>	133,000	<b>22%</b>	91,600	<b>22%</b>
121,800	<b>24%</b>	243,600	<b>24%</b>	129,850	<b>24%</b>
217,875	<b>32%</b>	435,750	<b>32%</b>	225,900	<b>32%</b>
272,325	<b>35%</b>	544,650	<b>35%</b>	280,350	<b>35%</b>
656,700*	<b>37%</b>	800,900	<b>37%</b>	664,750	<b>37%</b>

\* If married filing separately, use \$400,450 instead for this 37% rate.

## General Instructions (continued)

**Nonperiodic payments—10% withholding.** Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate on line 2. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld by entering “-0-” on line 2. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its territories.

**Note:** If you don't give Form W-4R to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can't honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2026, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

**Eligible rollover distributions—20% withholding.** Distributions you receive from qualified retirement plans (for example, 401(k) plans and section 457(b) plans maintained by a governmental employer) or tax-sheltered annuities that are eligible to be rolled over to an IRA or qualified plan are subject to a 20% default rate of withholding on the taxable amount of the distribution. You can't choose withholding at a rate of less than 20% (including “-0-”). Note that the default rate of withholding may be too low for your tax situation. You may choose to enter a rate higher than 20% on line 2. Don't give Form W-4R to your payer unless you want more than 20% withheld.

Note that the following payments are **not** eligible rollover distributions for purposes of these withholding rules:

- Qualifying “hardship” distributions;
- Distributions required by federal law, such as required minimum distributions;
- Distributions from a pension-linked emergency savings account;
- Eligible distributions to a domestic abuse victim;
- Qualified disaster recovery distributions;
- Qualified birth or adoption distributions;
- Qualified long-term care distributions; and
- Emergency personal expense distributions.

See Pub. 505 for details. See also *Nonperiodic payments—10% withholding* above.

**Payments to nonresident aliens and foreign estates.** Do not use Form W-4R. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

**Tax relief for victims of terrorist attacks.** If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter “-0-” on line 2. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

## Specific Instructions

### Line 1b

For an estate, enter the estate's employer identification number (EIN) in the area reserved for “Social security number.”

### Line 2

**More withholding.** If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

**Less withholding (nonperiodic payments only).** If permitted, you may enter a lower rate on line 2 (including “-0-”) if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter “-0-”.

**Suggestion for determining withholding.** Consider using the Marginal Rate Tables on page 1 to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2. (See *Example 1* below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (See *Example 2* below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

**Examples.** Assume the following facts for *Examples 1* and *2*. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

**Example 1.** You expect your total income to be \$70,000 without the payment. Step 1: Because your total income without the payment, \$70,000, is greater than \$66,500 but less than \$121,800, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$90,000, is greater than \$66,500 but less than \$121,800, the corresponding rate is 22%. Because these two rates are the same, enter “22” on line 2.

**Example 2.** You expect your total income to be \$60,000 without the payment. Step 1: Because your total income without the payment, \$60,000, is greater than \$28,500 but less than \$66,500, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$80,000, is greater than \$66,500 but less than \$121,800, the

corresponding rate is 22%. The two rates differ. \$6,500 of the \$20,000 payment is in the lower bracket (\$66,500 less your total income of \$60,000 without the payment), and \$13,500 is in the higher bracket (\$20,000 less the \$6,500 that is in the lower bracket). Multiply \$6,500 by 12% to get \$780. Multiply \$13,500 by 22% to get \$2,970. The sum of these two amounts is \$3,750. This is the estimated tax on your payment. This amount corresponds to 19% of the \$20,000 payment (\$3,750 divided by \$20,000). Enter "19" on line 2.

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**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request additional federal income tax withholding from your nonperiodic payment(s) or eligible rollover distribution(s); (b) choose not to have federal income tax withheld from your nonperiodic payment(s), when permitted; or (c) change a previous Form W-4R (or a previous Form W-4P that you completed with respect to your nonperiodic payments or eligible rollover distributions). To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s).

Failure to provide a properly completed form will result in your payment(s) being subject to the default rate; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.