

FORM IA-C: STANDING IRA AUTHORIZATION
(Authorization for broker to request distributions without client signature)

I.E. Code	Account Number

Section I. Payee Information

Name: _____ Marital Status _____
Date of Birth: _____ SSN# _____ Citizenship _____

Section II. Notice and Election on Income Tax Withholding (Form W-4P/OMB No. 1545-0415)

An IRA Withdrawal paid directly to you is treated as taxable income. There are penalties for not paying enough federal income tax during the year, either through withholding or estimated tax payments.

Withhold Federal Income Tax (must be 10% or greater) as follows: _____% or \$_____

I do not want to have Federal Income Tax withheld from my distribution

State Income Tax withholding

Your withdrawal may also be subject to State Income tax withholding. The percent or dollar amount cannot be less than the minimum required by your State of residence. If the amount or percent you select is less, we will withhold the required default amount. If your resident State requires mandatory withholding, we will withhold the default amount your state requires even if you elect no withholding. (see State Tax Information on the next page)

State income tax withholding: _____% or \$_____

Section III. Authorization and Signature

By signing below, I certify that I have read and understand the following:

- I authorize my broker to request IRA distributions from this account on my behalf. This authorization does not allow for account termination.
- All distributions will be executed in accordance with the tax election made on this form. I accept full responsibility for the tax consequences regarding these instructions. I understand that I may have only one standing tax election per IRA account.
- I authorize distributions to be made by check payable to me, by ACH (attach ACH Authorization) or wire (provide wire instructions) to my personal bank account, or by journal to another account in my name held at Wedbush Morgan Securities through my Correspondent Broker. This authorization is not sufficient to initiate account transfers to another IRA custodian.

These instructions will stand until I provide further notification in writing to change or cease this authorization.

X _____
Payee's Signature Date

For Office Use Only: X _____ Signature Guaranteed by Authorized Signatory Date
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STATE TAX INFORMATION for AZ, CA, CO, IA, ID, MA, ME, MI, OR, VI, WI.

You may specify a percentage or dollar amount to be withheld for state income tax by completing the appropriate section on the distribution form. Some states require a minimum percentage or flat dollar amount. We will withhold at least the state-required minimum amount when such a minimum applies.

You may instruct us not to withhold state income taxes only when your state of residence allows such election.

In general, state withholding requirements do not apply to Roth IRAs.

For the following states: **AZ, CO, ID, WI**, state income tax withholding will be withheld only if you instruct us to withhold it for these states.

For the following states: **IA, MA, ME, VT**, state income tax withholding is required when federal withholding applies. See below for state-specific minimums and exceptions.

- IA: 5% of the distribution amount
 - MA: 5.15% of the distribution amount
 - ME: 5% of the distribution amount
 - VT: 2.4% of the distribution amount at \$200 or above
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For the following states: **CA, MI, OR**, state income tax withholding is required when federal withholding applies, unless you instruct us not to withhold state income taxes. See below for state-specific minimums and exceptions.

- CA: 10% of the federal withholding amount
- MI: 4.25% of the distribution amount (whether or not federal withholding applies). To make a different withholding election, you must complete and attach a Form MI W-4P.
- OR: 8% of the distribution amount