



# IRA Distribution to Charitable Beneficiary

Use this form if your organization is designated as a beneficiary and would like to request a one-time distribution from a deceased owner’s Vanguard mutual fund IRA.

Print in capital letters and use black ink.

## 1. Deceased IRA owner’s information

Provide the full legal name. >

|                                                                             |    |                                 |        |
|-----------------------------------------------------------------------------|----|---------------------------------|--------|
| First name                                                                  | MI | Last name                       | Suffix |
| Last four digits of Social Security number or individual taxpayer ID number |    | Zip code                        |        |
| Birth date or trust date <i>mm/dd/yyyy</i>                                  |    | Date of death <i>mm/dd/yyyy</i> |        |

## 2. Type of IRA

Check one.

If you’re unsure of the specific IRA type, call us for assistance. >

|                                                                            |                                             |
|----------------------------------------------------------------------------|---------------------------------------------|
| <input type="checkbox"/> Multiple types (traditional, rollover, Roth, SEP) | <input type="checkbox"/> Inherited Roth IRA |
| <input type="checkbox"/> Traditional/Rollover IRA                          | <input type="checkbox"/> SEP-IRA            |
| <input type="checkbox"/> Inherited traditional/rollover IRA                | <input type="checkbox"/> Roth IRA           |

## 3. Organization information

You must complete this entire section. >

|                                |                                                   |
|--------------------------------|---------------------------------------------------|
| Name of charity / organization |                                                   |
| Organization representative    | Daytime phone <i>area code, number, extension</i> |
| Taxpayer ID number             |                                                   |

Country where organization was established

|                                                               |
|---------------------------------------------------------------|
| <input type="checkbox"/> U.S. <input type="checkbox"/> Other* |
| Country of citizenship <i>if not U.S.</i>                     |

Tax residency

|                                                               |
|---------------------------------------------------------------|
| <input type="checkbox"/> U.S. <input type="checkbox"/> Other* |
| Country of tax residence <i>if not U.S.</i>                   |

Organization street or mailing address

|                  |                            |
|------------------|----------------------------|
| Street           |                            |
| City, state, zip | Country <i>if not U.S.</i> |

\*If the country of establishment is other than the U.S., you must complete an IRS Form W-8BEN electronically to certify your foreign status and to claim treaty benefits, if applicable. We’ll provide you with instructions to complete the electronic form if needed..

## 4. Distribution instructions

|                                                                                                                                                           |                            |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|
| <input type="checkbox"/> <b>Option A.</b> Liquidate assets we're entitled to* and mail a check payable to our organization at the address provided above. |                            |
| <input type="checkbox"/> <b>Option B.</b> Liquidate assets we're entitled to* and mail a check payable to our organization at the following address:      |                            |
| Street or P.O. box                                                                                                                                        |                            |
| City, state, zip                                                                                                                                          | Country <i>if not U.S.</i> |
| <input type="checkbox"/> <b>Option C.</b> Liquidate all assets and exchange the proceeds into our existing Vanguard nonretirement account.                |                            |
| Vanguard account number                                                                                                                                   |                            |

## 5. Income tax withholding election

- Regardless of your withholding election, you're responsible for paying any tax due on the taxable portion of your distribution.
- If taxes are withheld on the distribution, the amount you requested in Section 4 will decrease by the amount withheld.
- You may be subject to penalty taxes if federal and state taxes are due and either your estimated tax payments or the amount of tax you have withheld is insufficient under IRS rules or your state's rules.

### Federal income tax withholding

- Distributions from a Roth IRA aren't subject to withholding, but you can request withholding.
- Distributions from traditional, rollover, and SEP-IRAs are subject to federal tax withholding at a rate of 10% unless you check **Don't withhold**.

### Special rules for addresses outside the U.S.

If your payment is being directed outside the U.S., we're required to presume your tax status to be foreign and withhold 30% federal income tax from your distribution unless one of the following applies:

- **You're a U.S. person and we have a valid IRS Form W-9 on file at the time of your distribution.** We're required to withhold 10% federal income tax from your distribution. You can't elect out of federal income tax withholding for distributions delivered outside the U.S.
- **You're not a U.S. person and you've submitted a valid IRS Form W-8BEN on which you've claimed tax treaty benefits.** If you're eligible for a reduced withholding rate based on a tax treaty your country has with the U.S., you may claim the reduced rate by completing Form W-8BEN, including the section titled "Claim of Tax Treaty Benefits," and provide either your U.S. taxpayer identification number (TIN) or your foreign TIN. If your claim is valid, the reduced rate will be applied.

If you have an address outside the U.S. and aren't sure whether we have a Form W-9 or W-8BEN on file for your account, please call us. We'll provide you with further instructions for completing the appropriate form.

\*A proportional amount of each fund held by the IRA owner will be distributed. If the IRA owner held a Vanguard money market fund, the proceeds will be consolidated into the money market and one check will be issued. Otherwise, a separate check will be issued for each holding.

If you don't check a box, Vanguard will withhold 10% of the distribution unless it's coming from a Roth IRA.

Check one.

- |                                                                                                                |
|----------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Don't withhold federal income tax from my distribution.                               |
| <input type="checkbox"/> Withhold at a rate of _____ % from my distribution.<br>The rate must be at least 10%. |

**State income tax withholding**

Vanguard will apply withholding for your state as you instruct below. If you have questions regarding state withholding, contact your tax advisor or your state's taxing authority. **If you're not a resident of any of the following states, skip to Section 6.**

|                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                         |
|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Residents of Connecticut</b>                                                                                                | Connecticut state tax withholding is mandatory regardless of federal tax being withheld. Vanguard will automatically withhold the minimum required by your state unless you specify a higher amount. You must provide a Form CT-W4P if you would like to either opt out of state withholding or make an election which is less than the minimum amount. |
| <b>Residents of Iowa, Kansas, Maine, Massachusetts, and Nebraska</b>                                                           | If federal tax is withheld, state tax withholding is mandatory. Vanguard will automatically withhold the minimum required by your state unless you specify a higher amount.                                                                                                                                                                             |
| <b>Residents of Arkansas, California, Delaware, Georgia, Michigan, Missouri, North Carolina, Oklahoma, Oregon, and Vermont</b> | If federal tax is withheld, state tax withholding is mandatory unless you specifically elect not to have state tax withheld. Vanguard will automatically withhold the minimum required by your state unless you either check Don't withhold or specify a higher amount.                                                                                 |
| <b>Residents of Indiana, Louisiana, Maryland, Montana, New Jersey, New Mexico, New York, Utah, and Wisconsin</b>               | State tax may be withheld regardless of your federal withholding election. Vanguard will follow your withholding instructions.                                                                                                                                                                                                                          |
| <b>Residents of Mississippi</b>                                                                                                | Mississippi requires state income tax withholding only if you've taken an early or excess distribution subject to the 10% federal penalty tax. State tax withholding is not permitted in Mississippi for any other distribution types.                                                                                                                  |

Check one.

- |                                                                                                             |  |             |  |    |
|-------------------------------------------------------------------------------------------------------------|--|-------------|--|----|
| <input type="checkbox"/> Don't withhold state income tax from my distribution.                              |  |             |  |    |
| <input type="checkbox"/> Withhold my state's minimum requirement.                                           |  |             |  |    |
| <input type="checkbox"/> Withhold this amount:<br>We'll withhold at least your state's minimum requirement. |  | % <i>OR</i> |  | \$ |

## 6. Legal requirements

**Important:** You must attach the following documents to this document before we can proceed with your request:

- Currently certified copy of your corporate resolution, secretary certificate, or other document clearly identifying the individuals authorized to conduct securities transaction on behalf of your organization.
- Form W-9 certifying your organization's taxpayer identification number and charitable status.
- Your organization's Articles of Incorporation or Certificate of Good Standing.

## 7. Authorization of organization representative

By signing below, you acknowledge that you've read and understand these distribution instructions and further acknowledge that these instructions are binding. You further acknowledge that Vanguard will issue the required tax forms regarding the distribution at the end of the calendar year. Any such forms will reflect the name of the organization requesting the distribution and the name of the original IRA owner and be mailed to the address indicated herein.

|                                                          |                                                                             |
|----------------------------------------------------------|-----------------------------------------------------------------------------|
| Signature of organization representative<br><br><b>X</b> | Today's date <i>mm dd yyyy</i><br><br>M   M   -   D   D   -   Y   Y   Y   Y |
| Print name                                               |                                                                             |