IRA BENEFICIARY LIQUIDATION REQUEST
CETERA INVESTMENT SERVICES AS CUSTODIAN

Substitute Form W-4P
Department of the Treasury
Internal Revenue Service
OMB No. 1545-0074

To complete your request, please submit through AdviceWorks. Submit via your usual methods if request did not originate in AdviceWorks.

Use of this form to complete a beneficiary distribution will result in a reportable distribution under the tax ID of the beneficiary to the Internal Revenue Service and state tax authorities, as required. Beneficiary transfers to an inherited IRA will not result in a reportable distribution. By using this form, you are **not** transferring to an inherited IRA.

For accounts with multiple beneficiaries, the firm may need agreement of all beneficiaries to liquidate or act upon individual instructions based on the type of assets held within an account.

This form may only be used to request the total distribution of a beneficiary's allocation of inherited assets only. Do not use this form to request required minimum distributions from the decedent's IRA account or transfers to inherited accounts.

DECEDENT INFORMATION

Decedent Name ______________________ Account Number ______________________

BENEFICIARY INFORMATION

Beneficiary Name ______________________ Date of Birth ______________________

SSN/TIN ______________________ NRA Foreign TIN ______________________ Phone Number ______________________

Home Street Address — No P.O. Box ______________________ City ______________________ State ________ Zip Code ________

Mailing Address — P.O. Box allowed *(Only if different than Home Street Address)* ______________________ City ______________________ State ________ Zip Code ________

REQUEST REASON

☐ Beneficiary distribution — Distribute assets directly to beneficiary as a reportable event. Withhold taxes as directed below.

BENEFICIARY ALLOCATION

☐ Total distribution of your allocation — Will be validated against decedent's beneficiary election on file.

☐ Cash payment in the amount of $________________ or _______%

PAYMENT METHOD

☐ Check by mail to beneficiary address

☐ Overnight check delivery to beneficiary address (Fee will apply)

☐ Wire (Fee will apply)

Financial Institution Name ______________________ Account Holder's Name (Third-party prohibited) ______________________

ABA Routing Number ______________________ Account Number ______________________

Further Credit ______________________ City ______________________ State ______________________

Third-Party Wire Reason:

☐ Investment purposes within Cetera's approved product list ☐ Real estate purchases

☐ Payout to beneficiaries, trustees, or successor trustees of trust ☐ Medical emergencies

☐ Other (If other is chosen, then additional comments are required for purposes of wire. If the investment was solicited, recommended, or anyway introduced by your Cetera representative, please describe as well.)

Additional comments: ______________________________

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WITHHOLDING

(Form W-4R/OMB No. 1545-0074 Dept. of Treasury, Internal Revenue Service)

The IRA Owner must elect whether or not to have money withheld for federal income tax purposes and on what basis. Unless elected otherwise, IRA distributions will have federal income tax withheld at a flat rate of 10%. You may use this form to elect to have no income tax withheld (except for payments to U.S. citizens delivered outside the U.S. or its possessions), to have 10% withheld, or to have more than 1%-10% withheld. Please refer to https://www.irs.gov/pub/irs-pdf/fw4r.pdf for the marginal rate tables to help you determine the appropriate withholding rate. The marginal rate tables are provided below. Check the box below reflecting your choice. Copies of this form or your election will not be sent to the IRS by the payer.

If you elect not to have federal income tax withheld from your IRA distribution, or if you do not have enough federal income tax withheld from your IRA 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. You are responsible for determining and paying all federal, and if applicable, state and local taxes on distributions from all IRAs you own.

If you are a U.S. citizen or resident alien receiving an IRA distribution that is delivered outside the United States or its possessions, withholding is required. That is, you may not waive withholding.

Nonresident aliens and foreign estates are generally subject to 30% federal tax withholding on nonperiodic IRA distributions if there is not a reduced tax treaty rate available. If you are seeking to claim a reduced tax treaty rate and you are a nonresident alien you may not use this form to receive an IRA distribution. Instead, you must open an Inherited IRA account and provide Cetera Investment Services LLC with Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individual), to establish foreign status and to claim a treaty rate (when applicable). A foreign person should refer to IRS Publication 515 and to Form W-8BEN for further information.

We may be required to withhold state income tax from your IRA distribution depending on your residency. Withholding rates are subject to change without notice. If no election is made, applicable state income tax may be withheld unless you indicate otherwise. For states with voluntary withholding, no withholding will apply if a percentage or dollar amount is not specified. You may waive state income tax withholding to the extent permitted by law.

Note: Taxes withheld from your IRA distribution in accordance with your instructions will not be reversed. Once a distribution has been processed in accordance with your instructions, you may not retroactively change your withholding election. For additional information regarding federal and state tax withholding, contact your tax professional.

Statement of Federal Income Tax Withheld From Your IRA — By January 31 of next year, Cetera Investment Services LLC will provide to you Form 1099-R, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc., showing the total amount of your IRA distributions and the total federal and state income tax withheld during the year. If you are a foreign person who provided your requisite Tax Identification Number, Cetera Investment Services LLC will provide to you Form 1042-S, Foreign Person's U.S. Source Income Subject to Withholding, by March 15 of next year.

WITHHOLDING ELECTION *(Form W-4R Instructions)*

☐ I elect not to have federal income tax withheld from my distribution.

☐ I elect to have the following ________________% of federal income tax withheld from my distribution.

STATE WITHHOLDING: Your state may allow or even require state income tax withholding. Please discuss this issue with your tax advisor. Remember that there are penalties for not paying enough tax during the year, either through withholding or estimated tax payments. *(See publication 505)*

☐ I elect not to have state income tax withheld from my distribution.*

☐ I elect to have the following $_______________ or ______% of state income tax withheld from my distribution.*
(Check with state for applicable tax rate)

Withholding State: ____________________

**Check with state for applicable tax rate. State withholding may be adjusted if percentage is below what is required by your state.*

2025 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.

Single or Married filing separately		**Married filing jointly or Qualifying surviving spouse**		**Head of household**	
Total income over—	**Tax rate for every dollar more**	Total income over—	**Tax rate for every dollar more**	Total income over—	**Tax rate for every dollar more**
$0	0%	$0	0%	$0	0%
15,000	10%	30,000	10%	22,500	10%
26,925	12%	53,850	12%	39,500	12%
63,475	22%	126,950	22%	87,350	22%
118,350	24%	236,700	24%	125,850	24%
212,300	32%	425,600	32%	219,800	32%
265,525	35%	531,050	35%	273,000	35%
641,350*	37%	781,600	37%	648,850	37%

*If married filing separately, use $390,800 instead for this 37% rate.

ARBITRATION CLAUSE

THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE. BY SIGNING AN ARBITRATION AGREEMENT, THE PARTIES AGREE AS FOLLOWS:

(A) ALL PARTIES TO THIS AGREEMENT ARE GIVING UP THE RIGHT TO SUE EACH OTHER IN COURT, INCLUDING THE RIGHT TO A TRIAL BY JURY, EXCEPT AS PROVIDED BY THE RULES OF THE ARBITRATION FORUM IN WHICH A CLAIM IS FILED.

(B) ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING; A PARTY’S ABILITY TO HAVE A COURT REVERSE OR MODIFY AN ARBITRATION AWARD IS VERY LIMITED.

(C) THE ABILITY OF THE PARTIES TO OBTAIN DOCUMENTS, WITNESS STATEMENTS AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS.

(D) THE ARBITRATORS DO NOT HAVE TO EXPLAIN THE REASON(S) FOR THEIR AWARD UNLESS, IN AN ELIGIBLE CASE, A JOINT REQUEST FOR AN EXPLAINED DECISION HAS BEEN SUBMITTED BY ALL PARTIES TO THE PANEL AT LEAST 20 DAYS PRIOR TO THE FIRST SCHEDULED HEARING DATE.

(E) THE PANEL OF ARBITRATORS WILL TYPICALLY INCLUDE A MINORITY OF ARBITRATORS WHO WERE OR ARE AFFILIATED WITH THE SECURITIES INDUSTRY.

(F) THE RULES OF SOME ARBITRATION FORUMS MAY IMPOSE TIME LIMITS FOR BRINGING A CLAIM IN ARBITRATION. IN SOME CASES, A CLAIM THAT IS INELIGIBLE FOR ARBITRATION MAY BE BROUGHT IN COURT.

(G) THE RULES OF THE ARBITRATION FORUM IN WHICH THE CLAIM IS FILED, AND ANY AMENDMENTS THERETO, SHALL BE INCORPORATED INTO THIS AGREEMENT.

I AGREE THAT ANY DISPUTE ARISING OUT OF THIS AGREEMENT SHALL BE SUBMITTED TO ARBITRATION CONDUCTED UNDER THE THEN APPLICABLE PROVISIONS OF THE CODE OF ARBITRATION PROCEDURE OF FINRA. ARBITRATION MUST BE COMMENCED WITHIN THE APPLICABLE STATUTE OF LIMITATIONS. THE ARBITRATION AWARD SHALL BE FINAL AND JUDGMENT MAY BE ENTERED ON THE AWARD IN ANY COURT, STATE OR FEDERAL, HAVING JURISDICTION.

NO PERSON SHALL BRING A PUTATIVE OR CERTIFIED CLASS ACTION TO ARBITRATION, NOR SEEK TO ENFORCE ANY PRE-DISPUTE ARBITRATION AGREEMENT AGAINST ANY PERSON WHO HAS INITIATED IN COURT A PUTATIVE CLASS ACTION; OR WHO IS A MEMBER OF A PUTATIVE CLASS WHO HAS NOT OPTED OUT OF THE CLASS WITH RESPECT TO ANY CLAIMS ENCOMPASSED BY THE PUTATIVE CLASS ACTION UNTIL: (I) THE CLASS CERTIFICATION IS DENIED; OR (II) THE CLASS IS DECERTIFIED; OR (III) THE CUSTOMER IS EXCLUDED FROM THE CLASS BY THE COURT. SUCH FORBEARANCE TO ENFORCE AN AGREEMENT TO ARBITRATE SHALL NOT CONSTITUTE A WAIVER OF ANY RIGHTS UNDER THIS AGREEMENT EXCEPT TO THE EXTENT STATED HEREIN.

SIGNATURE

I acknowledge that I have read and understood the tax withholding instructions above and that Cetera Investment Services LLC (Cetera Investment Services) is not responsible for determining the appropriateness of the distribution and withholding election, or my transfer instruction as applicable. I certify that I have provided Cetera Investment Services with correct information, and I understand that a distribution will be reported based on that information. I understand that the distribution is reported to the IRS (and my state of residence, if it requires reporting) for the tax year in which Cetera Investment Services processes and makes the distribution and there are no exceptions to this policy. I affirm that Cetera Investment Services has not provided tax or legal advice, and that Cetera Investment Services strongly recommends that I consult my tax or legal advisor prior to completing this request. I hereby indemnify and hold harmless Cetera Investment Services and its affiliates for any consequences related to my request.

I certify that I am the beneficiary of the decedent's IRA and that I am authorized to receive this distribution. I certify under penalty of perjury that the Social Security Number/Taxpayer Identification Number provided on page 1 is correct. Cetera Investment Services will rely on my certification without further investigation or inquiry and shall not be liable for any misrepresentation of fact.

This Agreement contains a predispute arbitration clause, which can be found starting on page 3.

________________________________ ________________________________

Print Beneficiary Name | Beneficiary Signature | Date

Cetera ADVISOR NETWORKS LLC Member FINRA/SIPC

FACTS	WHAT DOES CETERA ADVISOR NETWORKS DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ▪ social security number and birth date ▪ income, assets, net worth and investment experience ▪ account balances and transaction history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cetera Advisor Networks chooses to share; and whether you can limit this sharing.

Reasons We May Share Your Personal Information	Does Cetera Advisor Networks share?	Can you limit this sharing?
For our everyday business purposes – to process transactions and maintain your account(s), respond to court orders or legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you If your account was opened at a financial institution and that institution enters a relationship with a new provider, we may share your information with the new provider. If your financial professional is not under a restrictive covenant and leaves Cetera Advisor Networks to join another firm, we or your financial professional may disclose your personal information to the new firm or to a third-party vendor to facilitate the transition.	Yes	Yes

To limit our sharing	▪ Call 888-825-8950 – our menu will guide you through your choices Please note: If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit sharing.
Questions?	Call 888-825-8950 or visit *www.ceteraadvisornetworks.com*

Cetera Advisor Networks LLC
2301 Rosecrans Ave., #5100, El Segundo, CA 90245

Who We Are	
Who is providing this notice?	Cetera Advisor Networks LLC, Cetera Insurance Agency LLC, Cetera Advisor Networks Insurance Services LLC, Cetera Advisory Services LLC and Cetera Investment Advisers LLC

What We Do	
How does Cetera Advisor Networks protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. ▪ In addition to physical and electronic safeguards, we have implemented security standards and procedures to protect your information, including employee training, limited employee access and the use of confidentiality agreements.
How does Cetera Advisor Networks collect my personal information?	We collect your personal information, for example, when you: ▪ open an account or deposit money ▪ direct us to buy or sell securities ▪ seek advice about your investments or enter into an investment advisory contract We also collect your personal information from other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you **State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.**
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Our affiliates include companies with a Cetera or Avantax name, and The Retirement Planning Group.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Our nonaffiliate partners include categories of companies such as financial institutions.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▪ *Our joint marketing partners include categories of companies such as financial institutions.*

Other Important Information

- Accounts with a California, Vermont, Massachusetts, or North Dakota mailing address are automatically treated as if they have limited the sharing as described on page 1.
- California residents: We will not share your personal information with a financial company for joint marketing purposes except as required or permitted by law.
- Vermont residents: For joint marketing with other financial companies, we will disclose only your name, contact information, and information about your transactions, unless otherwise required or permitted by law.
- Nevada residents: Pursuant to Nevada law, you may request to be placed on our internal "Do Not Call" list at any time by calling 844-337-2215 or emailing us at donotcall@cetera.com. You may obtain further information by contacting the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; phone 702-486-3132; email bcpserv@ag.nv.gov.

BUSINESS CONTINUITY PLAN SUMMARY

Cetera Advisor Networks LLC (Cetera Advisor Networks) understands the importance of ensuring our customers have continued access to their funds and securities in the event our home office operations are impacted by a disaster. As a result, we have developed and maintain a business continuity plan that describes the means by which Cetera Advisor Networks' home office operations in El Segundo, CA will respond to future significant business disruptions of varying degrees of severity.

Cetera Advisor Networks' home office operations in El Segundo, CA are equipped for resumption of business in the event a significant business disruption affects the building, business district, city and/or the region. We will continue to conduct business during those disruptions and may choose to relocate key personnel and services to our designated backup facilities. Relocations of critical functions will be completed within four hours of the significant business disruption.

In the event of a significant business disruption resulting from a reduction in work force due to a pandemic situation, Cetera Advisor Networks has developed a comprehensive pandemic response plan to minimize the exposure and spread of a virus in the workplace. The plan involves social distancing and other measures to avoid close physical proximity in the workplace. Social distancing includes, but is not limited to, requesting employees to work remotely, invoking swing shifts and may require suspension of some non-critical functions.

Cetera Advisor Networks' data center is located in a different region of the country. In addition, several of our critical functions are performed in our affiliated offices located in Des Moines, IA and El Segundo, CA, and our brokerage business is operated by our clearing firm that is also located in a different region of the country. All of these providers—our affiliated offices in Des Moines, IA and in El Segundo, CA; our clearing firm; and our data center—have complete business continuity plans designed to allow them to continue operations in the event they experience a significant business disruption. Their plans include redundancies, alternate facilities and recovery time objectives that support our plan.

In the event of a significant business disruption at Cetera Advisor Networks' main location in El Segundo, CA, customers may contact their Cetera Advisor Networks representative directly, our home office at 800.879.8100, or refer to our public website at **www.ceteraadvisornetworks.com**.

Please be advised that while we have detailed plans in place, we cannot guarantee we will be able to recover as quickly as outlined above under all possible circumstances. Our recovery time objective may be negatively impacted by the unavailability of third parties and/or other circumstances beyond our control.

Our business continuity plan is reviewed and tested throughout the year and is subject to modification. To obtain the most current version of this summary, you may refer to our website at **www.ceteraadvisornetworks.com**. or contact your Cetera Advisor Networks representative to request an updated summary be delivered by mail.

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