

IRA WITHDRAWAL/RMD FORM Guggenheim Investments

Please Print or Type

This form should be used by the IRA owner or owner of a Beneficiary IRA to request distributions from the account.

This form should be reviewed and completed with the assistance of a financial or tax advisor.

Forward To: First Trust Retirement, c/o SS&C

Regular Mail Overnight Delivery
PO Box 219383 Mail Stop: Guggenheim
Kansas City, MO 64121-9383 430 West 7th Street
855-387-3847 Kansas City, MO 64105-1407

Step 1: IRA OWNER INFORMATION IRA Owner Name/Beneficiary Name* Social Security Number* Date of Birth* FTR Account Number (If Applicable) Address* City/State/Zip* Email Phone Number* *If completing for a death distribution, please provide the beneficiary information in this section. A Certified Copy of the Death Certificate is required. **Step 2: PRODUCT SELECTION** ☐ Guggenheim Credit Income Fund 2019* ☐ Guggenheim Credit Income Fund 2016 T* ☐ Undirected Cash Account** *Redemptions for Guggenheim Investments are processed in accordance with their respective Share Redemption Programs and are subject the availability. Please review the prospectuses for details or call Guggenheim Investments at 833-484-4364. **The interest rate and annual percentage yield may change at any time. Interest will be compounded and credited on the last day of each calendar month. The daily balance method is used to calculate the interest on cash in the account. The bank deposit is insured up to applicable FDIC limits. **Step 3: ONE TIME WITHDRAWAL INSTRUCTIONS** ☐ Roth IRA ☐ Traditional IRA ☐ SEP IRA □ Beneficiary IRA Redeem ENTIRE account Redeem PARTIAL amount of \$ shares from account **Step 4: ONE TIME WITHDRAWAL DISTRIBUTION REASON** Premature Distribution (Account holder must be under age 59 ½ - IRS penalty applies unless rollover occurs within 60 days) Premature Exempt Distribution (Including Permanent Disability, SEPP, and other identified 72 (t) qualified exceptions.) Normal Distribution (Account holder age 59 ½ or over) Death Distribution (If not already in a Beneficiary IRA; Must provide a certified copy of the account holder's Death Certificate) Return of Excess Contribution Amount \$ ☐ Current Year Recharacterization Amount \$ ☐ Current Year ☐ Direct Roth IRA Conversion Amount \$ IRA Trustee to Trustee Transfer Liquidate and move proceeds to Undirected Cash account (Proceeds will be deposited in Undirected Cash account until the TOA paperwork is received) Please note that if requesting an IRA Trustee transfer you need to contact the accepting custodian and complete their transfer (TOA) paperwork. A Medallion Signature Guarantee stamp may be required on their transfer form. *Deadline to recharacterize a contribution or remove an excess contribution is the IRA Owner's tax filing deadline (for the tax year of the contribution), plus any extensions including an automatic 6-month extension for those who file by the tax deadline. **Step 5: RMD INSTRUCTIONS** ☐ Traditional IRA ☐ Beneficiary IRA (Must complete step 6) One-time (year) RMD for \$ Custodian Calculated Step 6: BENEFICIARY IRA RMD OPTIONS (CONTINUED ON PAGE 2) Required minimum distributions (RMDs) HAD NOT started for the original/deceased account holder. Please select one of the following options: Lump Sum (I wish to receive the distribution in a single lump-sum payment) +5 years (I wish to take distributions over a five-year period) Life (I wish to take distributions based on my life expectancy)

Recalculated each year

Not recalculated each year

If you are the spouse of the original account owner, you may elect to have your life expectancy recalculated each year. Please select one:





Step 6: BENE	ICIARY IRA RMD OPTIONS (CONTINUED FROM PAGE 1)
Require	minimum distributions (RMDs) HAD started for the original/deceased account holder.
Please select	one of the following options:
□ Iw	sh to take distributions based on the oldest beneficiary's life expectancy. (If you are the oldest beneficiary, your LE will be used)
□ Iw	sh to continue taking distributions in the manner elected by the original account owner
Required info	mation for Beneficiary RMD Calculation:
Name of	prior participant/account owner:
Date of o	eath of prior participant/account owner:
Date of I	irth of prior participant/account owner:
Surviving spor	se. If a surviving spouse, register my IRA:
	Beneficiary IRA
	ny name (not a Beneficiary IRA)
	beneficiary (for non-spousal beneficiary, account will be registered as a Beneficiary IRA).
	n the oldest beneficiary of this IRA.
∐ lar	not the oldest beneficiary of this IRA. Date of Birth of Oldest Beneficiary:
Step 7: PAYM	ENT METHOD
Taxable Option	ns:
Mail che	ate New Account (Submit new subscription document if non-qualified account does not exist. See product prospectus for requirements.) It to the address currently on file (Signature Guarantee required if address changed within 30 days.) It transfer funds by ACH to my bank (Voided check is required for new instructions. Signature Guarantee required if adding bank within 30 days It to a third party listed below. Form must be signed and Signature Guaranteed for this payment method. Please note that this form cannot be I.
Non-Taxable	Options:
Deposit	ash into my Undirected Cash Account
Transfer	in Kind my IRA; Existing Account Number
	ate New Account (Must complete an IRA Application to create a new account for Recharacterization or Roth Conversions)
Payee or Acco	unt Name
Account Num	per
Street Addres	
City, State & 2	IP Signature Guarantee



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Step 8: INCOME TAX WITHHOLDING (THIS SECTION MUST BE COMPLETED*) (Form W-4/OMB No. 1545-0415)

* Except for a distribution from a Roth IRA or for a return of excess contribution. In compliance with the "Tax Equity and Fiscal Responsibility Act," First Trust Retirement, as custodian, is required to withhold Federal Income Tax from all IRA distributions. You may exercise your right to elect not to have funds withheld. This election will be in effect until you change it. You may change or revoke this election at any time and as often as you wish. You may elect out of this withholding by checking the appropriate box below. Please note that penalties may be incurred under the estimated tax rules if your withholding and/or estimated tax payments are not sufficient. Please note that withholding cannot be done for Transfers-in-Kind or Transfers to Non-Qualified accounts. If no election is made, First Trust Retirement is required to withhold 10% Federal Income Tax. State Income Taxes cannot be withheld from your distribution. Do not withhold taxes. Withhold % from the amount withdrawn (must be at least 10%). **Step 9: SUBSTITUTE W-9** I HEREBY CERTIFY under penalty of perjury (i) that the taxpayer identification number shown on the Transfer Agreement is true, correct and complete, (ii) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or distributions, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding, and (iii) I am a U.S. person. **Step 10: SIGNATURE REQUIRED** By signing below, I certify that the information I have provided is true and correct, and I authorize the Custodian to distribute my IRA as instructed above.

IRA Owner Signature

Date

* If signing as Power of Attorney, valid POA documents must be included.