

IRA WITHDRAWAL/RMD FORM Lincoln Income and Growth

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
PO Box 219731 Mail Stop: Lincoln

Kansas City, MO 64121-9731 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 provid				
Step 2: PRODUCT SELECTION	, ,,,		g and a sum of the sum	
☐ Lincoln Retail Income & Growth*	☐ Undirected Cash Account**			
_ Encontrictum meetile & Growth	onancetea casii / iccoaiii			
*Redemntions for Lincoln Retail Income & Growth are r	processed in accordance with their re	esnective Share Redemntion	Programs and are subject the availability	
*Redemptions for Lincoln Retail Income & Growth are processed in accordance with their respective Share Redemption Programs and are subject the availability. Please review the prospectuses for details or call Lincoln Retail Income & Growth at 888-292-3178.				
**The interest rate and annual percentage yield may			on the last day of each calendar month. The	
daily balance method is used to calculate the interest				
Step 3: ONE TIME WITHDRAWAL INSTRUCTIONS				
☐ Traditional IRA ☐	Roth IRA	SEP IRA	☐ Beneficiary IRA	
☐ Redeem ENTIRE account			•	
_				
Redeem PARTIAL amount of \$	or	shares from account		
Step 4: ONE TIME WITHDRAWAL DISTRIBUTION REA	SON			
Premature Distribution (Account holder must be	under age 59 ½ - IRS penalty applie	s unless rollover occurs wit	hin 60 days)	
Premature Exempt Distribution (Including Perma				
Normal Distribution (Account holder age 59 ½ or	•••	(-) -	, , , , , , , , , , , , , , , , , , , ,	
Death Distribution (If not already in a Beneficiar	y IRA; Must provide a certified copy	of the account holder's Dea	ath Certificate)	
Return of Excess Contribution Amount \$	*			
☐ Current Year ☐ Prior	Year			
Recharacterization Amount \$	*			
				
☐ Current Year ☐ Prior	Year			
<u>Direct Roth IRA Conversion</u> Amount \$				
IRA Trustee to Trustee Transfer Liquidate and m	ove proceeds to Undirected Cash ac	count (Proceeds will be dep	oosited 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			or the tax year of the contribution), plus any	
extensions including an automatic 6-month extension	for those who file by the tax deadli	ne.		
Step 5: RMD INSTRUCTIONS				
☐ Traditional IRA	☐ SEP IRA	□ Beneficiary	IRA (Must complete step 6)	
☐ One-time (year) RMD fo	r\$			
Custodian Calculated	(year) RMD			
Step 6: BENEFICIARY IRA RMD OPTIONS (CONTINUE	•			
☐ Required minimum distributions (RMDs) HAD N	IOT started for the original/decease	ed 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)			
If you are the spouse of the original account owner, you may elect to have your life expectancy recalculated each year. Please select one:				
Recalculated each year				
□ Not recalculated each year				





Step	o 6: BENEFICIARY IRA RMD OPTIONS (CONTINUED FROM PAGE 1)
	Required minimum distributions (RMDs) HAD started for the original/deceased account holder.
Plea	se select one of the following options:
	I wish to take distributions based on the oldest beneficiary's life expectancy. (If you are the oldest beneficiary, your LE will be used)
	I wish to continue taking distributions in the manner elected by the original account owner
Req	uired information for Beneficiary RMD Calculation:
	Name of prior participant/account owner:
	Date of death of prior participant/account owner:
	Date of birth of prior participant/account owner:
<u>Surv</u>	viving spouse. If a surviving spouse, register my IRA: As a Beneficiary IRA In my name (not a Beneficiary IRA)
A no	on-spousal beneficiary (for non-spousal beneficiary, account will be registered as a Beneficiary IRA). I am the oldest beneficiary of this IRA. Date of Birth of Oldest Beneficiary:
Step	7: PAYMENT METHOD
Tax	able Options:
	Transfer in Kind my shares to my non-qualified account; Existing Account Number Create New Account (Submit new subscription document if non-qualified account does not exist. See product prospectus for requirements.) Mail check to the address currently on file (Signature Guarantee required if address changed within 30 days.) Electronically transfer funds by ACH to my bank (Voided check is required for new instructions. Signature Guarantee required if adding bank within 30 days.) Mail check to a third party listed below. Form must be signed and Signature Guaranteed for this payment method. Please note that this form cannot be notarized.
Non	-Taxable Options:
	Deposit cash into my Undirected Cash Account
	Transfer in Kind my IRA; Existing Account Number
	Create New Account (Must complete an IRA Application to create a new account for Recharacterization or Roth Conversions)
Paye	ee or Account Name
Acco	ount Number
Stre	et Address
City	, State & ZIP 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.