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# Individual 401(k) Distribution Request Form

www.schwab.com 1-800-435-4000 (inside the U.S.) +1-415-667-8400 (outside the U.S.) 1-888-686-6916 (multilingual services)

Clients of Investment Advisors: Contact your advisor directly or call Schwab Alliance at 1-800-515-2157.

**1. Account Holder Information (Required)**

Name First \_\_\_\_\_ Middle \_\_\_\_\_ Last \_\_\_\_\_

Schwab Account Number \_\_\_\_\_ Social Security Number \_\_\_\_\_ Telephone Number \_\_\_\_\_

**2. Employer Information (Required)**

Employer Name \_\_\_\_\_ Employer Identification Number (EIN) \_\_\_\_\_

**3. Distribution Reason**  
Choose one.

**Normal Retirement Age**  
Age 59½ or older

**Termination of Employment**

**In-Service Withdrawal: Two-Year Rule**  
Select for a withdrawal of vested Employer contributions (not including Elective Salary Deferrals) that have been in the Plan for at least two full Plan years (24 months). See Section 5.01(C)(1) of the Basic Plan Document.

**In-Service Withdrawal: Five-Year Rule**  
Select for a withdrawal of vested account balance (not including Elective Salary Deferrals and allocable income) if you have participated in the Plan for at least five years (60 months). See Section 5.01(C)(1) of the Basic Plan Document.

**Disability**  
Permanent disability within the meaning of IRS Section 72(m)(7). Consult your tax advisor.

**Hardship**  
Select for Distribution Due to Hardship as described in the Basic Plan Document, Section 5.01(C)(2). Available only if your plan's Adoption Agreement permits Hardship distributions. Note: Hardship distributions are not eligible for rollovers.

**Plan Termination**

**Distribution of Rollover Contribution**  
This distribution reason is **only** for rollover assets or transferred assets that were previously rolled into this account. Caution: This is only a distribution reason for previously rolled over assets or transferred assets from an outside plan and does not allow for distributions of employer or salary deferral contributions from this account.

**Death**  
Attach the following documents and complete the recipient information requested below.

1. Certified copy of the death certificate
2. Individual 401(k) Account Application (You must first open an Individual 401(k) account in your name for tax reporting purposes.)
3. Inherited IRA Account Application (required if rolling over to a Schwab Inherited IRA)
4. If there are multiple beneficiaries, each beneficiary must complete a separate Individual 401(k) Distribution Request Form.

**Note:** Other documents may be required. Call Schwab Estate Distribution Services at 1-888-297-0244 to discuss your individual situation.

# Distribution Direct Rollover Request 401 K Plan

**Larry Chambers, Ken Ziesenheim**



## **Distribution Direct Rollover Request 401 K Plan:**

**Taxpayer Information Publications** ,2007      **Beyond 401(k)s for Small Business Owners** Jean D.

Sifleet,2004-04-28 The ultimate reference on compensation for small businessowners Beyond 401 k s for Small Business Owners presents strategies forreducing taxes planning for your retirement and rewardinghigh performing employees Expert advice from attorney and CPA JeanSifleet will help small business owners maximize their own rewardsand create an environment in which employees know that their hardwork will mean a better future for themselves In clear simple language this book helps you figure out what kindof plan you can afford what your employees want and what to do Important tax and insurance issues are covered in detail andstep by step guidance lets you design a compensation strategy thatworks for both you and your employees Case studies sample plans and helpful references make this book your one stop source forcomplete coverage of alternatives from cash bonus programs toemployee stock option plans ESOPs and everything in between WithBeyond 401 k s for Small Business Owners you ll have all the toolsyou need to Maximize owner benefits reduce taxes and enhance yourretirement income Use creative compensation to motivate your employees Understand qualified and nonqualified plans Address the unique issues of family businesses Get the best deal on insurance and benefits for

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,2008      *Colorado Lawyer* ,1992      **Oregon Administrative Rules Compilation** ,2015      *Basic Law of Pensions, Welfare Plans, and Deferred Compensation* ,2003      *United States Code Annotated* United States,2001      **West's Legal**

**Forms** ,1981 For drafting forms related to business organizations divorce retirement plans bankruptcy employment estate planning commercial transactions real estate financing numerous other general practice areas specialties Where appropriate coverage includes the tax consequences to be considered when drafting specific forms      **Tax Management Portfolios**  
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