

# Traditional/Inherited IRA Required Minimum Distribution (RMD) Form



If you have an inherited IRA and/or are 70 ½ or older, use this form to request the calculation of the required minimum distribution for your applicable Homestead Funds IRA account(s).

If you previously instructed us to process required minimum distributions over the life of your account or accounts, you do not need to complete this form again. Return the completed form to:

**Regular Mail**

Homestead Funds  
c/o BFDS  
P.O. Box 219486  
Kansas City, MO 64121-9486

**Overnight Mail**

Homestead Funds  
c/o BFDS  
330 W. 9th Street, 1st Floor  
Kansas City, MO 64105-1514  
Attn: Shareholder Services

**Fax**

703-907-5606  
**Note:** Forms with a Medallion Signature Guarantee Stamp cannot be faxed.

If you have a question about the form, call us at 800.258.3030. For complete information about Homestead Funds and services, see the prospectus, which is available at [homesteadfunds.com](http://homesteadfunds.com) or by calling the above toll-free number.

## 1. Ownership and Beneficiary Information

Tell us how your accounts are registered and provide your account numbers.

First Name  Middle Initial  Last Name

Social Security Number           Date of Birth (mm/dd/yyyy)  /  /

Daytime Telephone Number (in case we have questions)  -  -

IRA Account Number  IRA Account Number

**Check one:**

- Traditional
- Inherited
- SEP IRA

**Check one:**

- Traditional
- Inherited
- SEP IRA

IRA Account Number  IRA Account Number

**Check one:**

- Traditional
- Inherited
- SEP IRA

**Check one:**

- Traditional
- Inherited
- SEP IRA

◆ **If your spouse is your sole beneficiary and is more than 10 years younger than you, also provide the following information. (Note: This does not apply to inherited IRAs.)**

Spouse's First Name  Middle Initial  Last Name

Spouse's Social Security Number           Date of Birth (mm/dd/yyyy)  /  /

Be sure to sign your completed form (Section 5).

If we do not already have this phone number on file we will add it to your contact information.

Distribution instructions provided in Sections 2, 3, and 4 will only be applied to the account numbers listed in Section 1. If you have multiple IRAs and would like the instructions applied to each IRA, you must list all of your applicable account numbers in Section 1.

# Traditional/Inherited IRA Required Minimum Distribution (RMD) Form



## 2. RMD Calculation Instructions

Only complete **Section A** or **B**.

Complete **Section A** if you want us to calculate your RMD for the current year only. Complete **Section B** if you want us to calculate your RMD for the current year and future years automatically going forward.

### A. Distribute the RMD for the Current Year Only

**Fund Distribution Instructions (Must check one):**

- Calculate and take the RMD pro rata from all funds in the IRA accounts listed in **Section 1**.
- Calculate the RMD for all accounts listed in **Section 1** and distribute the entire RMD per the instructions below:

| Fund  | IRA Account Number(s) | Percentage             |
|---|-----------------------|------------------------|
| Daily Income Fund (168)                     | <input type="text"/>  | <input type="text"/> % |
| Short-Term Government Securities Fund (170) | <input type="text"/>  | <input type="text"/> % |
| Short-Term Bond Fund (172)                  | <input type="text"/>  | <input type="text"/> % |
| Stock Index Fund (174)                      | <input type="text"/>  | <input type="text"/> % |
| Value Fund (176)                            | <input type="text"/>  | <input type="text"/> % |
| Small-Company Stock Fund (178)              | <input type="text"/>  | <input type="text"/> % |
| International Equity Fund (180)             | <input type="text"/>  | <input type="text"/> % |
| Growth Fund (182)                           | <input type="text"/>  | <input type="text"/> % |

**Distribution Date (Must check one):**

- Immediately (Entire RMD will be paid upon receipt of this form.)
- RMD distribution payment deferred until  / 20 /  (Entire RMD will be distributed at the date listed above, which must be within the current calendar year and can only occur on or about the 20th of the month.)

### B. Establish Automatic RMD Payments for Current Year and Future Years

**When establishing automatic calculation and payment of RMDs, Homestead Funds is only able to pay the RMD on a pro rata basis.**

**Frequency (check one):**

- Monthly
- Quarterly
- Semi-annually
- Annually

Start month (mm/20/yyyy)  
 / 20 /

Distributions will be made on or about the 20th of the month. You must indicate the start month.

Please note: while using this form, RMDs can only be calculated and distributed during the year that they are for. If you missed an RMD from a prior year and need a distribution, please call us for instructions.

When you complete this form, Homestead Funds calculates and distributes your entire RMD amount, for the accounts listed in **Section 1**, without subtracting distributions that you have already taken this year.

When you complete this form, Homestead Funds calculates and distributes your entire RMD amount, for the accounts listed in **Section 1**, without subtracting distributions that you have already taken this year.

# Traditional/Inherited IRA Required Minimum Distribution (RMD) Form



## 3. Payment Instructions

Tell us how you would like to receive redemption proceeds. Your signature on this form must be guaranteed if the amount of any single redemption payment from any one fund in any one account is over \$50,000 or if you are exchanging to an existing non-retirement account that you do not own.

- Send check(s) payable to IRA account holder (mail to address on record).
- Send proceeds by ACH transfer to bank account of record.  
If we do not already have bank instructions on file, you must also complete an Account Services Form (available at [homesteadfunds.com](http://homesteadfunds.com))
- Deposit proceeds in an existing non-retirement Homestead Funds account.  
(You must be an account owner or have a Medallion Signature Guarantee Stamp in Section 6.)

Account Number

Transfer in Kind (keep the same funds).

Transfer all IRA Funds to one fund. Fund Name

- Deposit proceeds in a new non-retirement Homestead Funds account.  
(You must also complete and mail, with this form, the appropriate account application available at [homesteadfunds.com](http://homesteadfunds.com))

If you have multiple funds/accounts you will receive a check/ACH transfer from each.

## 4. Tax Withholding

### Federal Income Tax Withholding

Federal income tax will automatically be withheld from IRA distributions at the rate of 10% unless you check one of the boxes below. We encourage you to consult your tax advisor regarding your IRA distributions. Even if you elect not to have federal income tax withheld, you are liable for payment of federal income tax on the taxable portion of your distribution.

**Check one:**

- I do not wish to have federal income tax withheld.
- Withhold federal income tax at the rate of \_\_\_\_\_% (minimum 10%).

### State Income Tax Withholding

Mandatory:

We will withhold state tax in accordance with the respective state's rules if, at the time of the distribution, your address of record is within a mandatory withholding state and you have federal income tax withheld, or if the state's requirement is independent of federal withholding. Contact your tax advisor for the withholding amount, or see your state's website for more information.

# Traditional/Inherited IRA Required Minimum Distribution (RMD) Form



## 5. Certifications and Signatures

See Section 6, Medallion Signature Guarantee (MSG) Stamp before signing this form. If you need a MSG Stamp, sign this section in front of the bank, broker-dealer, or credit union representative issuing the guarantee.

The undersigned individual:

- Authorizes the withdrawal specified above and the withholding election completed above.
- Acknowledges that the information provided herein is true; and that it is the undersigned's responsibility to determine accurately the amount of distribution that may be due based on all IRA accounts the undersigned may own (including those unknown by or not under the control of the Custodian).
- Agrees to indemnify and hold harmless the Custodian, its agents and service providers; and Homestead Funds, its distributor and investment adviser, from any losses or expenses incurred if such information is not correct.
- Acknowledges that it is his/her responsibility to properly calculate, report and pay all taxes due with respect to the withdrawal specified above.

Signature of Account Owner

Date (mm/dd/yyyy)

 /  / 

Be sure to sign this section.  
We cannot act on your instructions without your signature.

## 6. Medallion Signature Guarantee (MSG) Stamp

Your signature on this form must be guaranteed if the amount of any single redemption payment from any one fund in any one account is over \$50,000 or if you are exchanging to an existing non-retirement account that you do not own. If you don't know the amount of your distribution payment because you have asked Homestead Funds to calculate it for you, call us at 800.258.3030 and we will tell you the amount and whether a signature guarantee is required.

Homestead Funds requires a special type of signature guarantee called a "medallion stamp." Some financial institutions such as banks, broker-dealers, and credit unions issue them and typically charge a nominal fee for this service. We understand that obtaining a signature guarantee is sometimes inconvenient. However, it is an important way that we can protect you against fraud.

**We will not accept a guarantee from a notary.**

Financial Institution: Affix medallion stamp here.