

Mail or FAX completed forms to:
PO Box 44215, Jacksonville, FL 32232-4215
Fax: 866-812-3144

Questions? Call us at 1-800-HRBLOCK

Account Owner	
Name (Print Clearly)	Contact Phone Number: □ □ □ - □ □ □ - □ □ □ □
Account Number: □ □ □ □ □ □ □ □ □ □	SSN/TIN: □ □ □ - □ □ □ - □ □ □ □

Distribution Reason Select One. (For Further information, see Additional Information included with this form.)	
<input type="checkbox"/> None of the distribution reasons below apply (for Roth IRA only) <input type="checkbox"/> Age 59 <input type="checkbox"/> or Older (referred to as Normal for Traditional IRA) <input type="checkbox"/> Death or Disability (Additional forms are needed. Please call 1-800-HRBLOCK for information) <input type="checkbox"/> Revocation of account – request must be postmarked within 7 days of application signing date. Traditional account closing will be processed if postmarked after 7 days with a \$25 termination fee applied.	<input type="checkbox"/> Correction of Excess Contribution for Tax Year _____ Amount of excess \$ _____ Earnings attributable to excess (if applicable) _____ <input type="checkbox"/> On or before my tax-filing due date, including extensions <input type="checkbox"/> In same year as excess contribution <input type="checkbox"/> In year after excess contribution <input type="checkbox"/> After my tax-filing due date including extensions
Additional Distribution	
<input type="checkbox"/> Premature distribution, no known exceptions	

Payment Instructions
Required: Distribution Amount <input type="checkbox"/> All (account closure will result in a \$25 termination fee) OR <input type="checkbox"/> \$ _____ (If amount is not selected a full balance distribution will be processed. If the amount requested is greater than the account balance at time of request, an amount equal to the balance will be paid out minus a \$25 termination fee)

Method of Payment
<input type="checkbox"/> Mail Check via regular mail to the following address Street _____ City _____ State _____ Zip _____ <input type="checkbox"/> Create a one-time ACH (direct deposit) to be deposited into my checking or savings account (voided check and ACH Withdrawal form required).

Withholding Election (Not applicable to Roth IRAs)
<input type="checkbox"/> I elect not to have Federal income tax withheld from my IRA distribution. <input type="checkbox"/> I elect to have 10 percent Federal income tax withheld from my IRA distribution. <input type="checkbox"/> I elect to have a rate of _____% withheld from my IRA distribution.

Required
X _____ Account Owner Signature Date



H&R BLOCK
bank

H&R Block Bank
ACH Account Withdrawal Request

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Name of Financial Institution ("Depository")

Full Name (Title) on Financial Institution Account *

□ □ □ □ □ □ □ □ □ □

Transit/ABA Routing Number

Financial Institution Account Number Checking Savings

REQUIRED: Attach here a voided check or a letter on bank stationery confirming the account title, account number and routing number. Deposit slips and bank statements will not be accepted.

(I/We hereby authorize H&R Block Bank to initiate credit entries (and to initiate, if necessary, debt entries and adjustments for any credit entries made in error) to my (our) checking or savings account indicated. (I/We) further request and authorize the financial institution named above (hereinafter "Financial Institution") to credit and/or debit entries initiated by H&R Block Bank to such account.

This authority shall remain in full force and effect until H&R Block Bank has received notification, from me (or either of us) of its termination in such time and in such manner as to afford H&R Block Bank and my (our) Financial Institution a reasonable opportunity to act on such termination. H&R Block Bank shall not be liable for any loss, liability, cost or expense for acting upon this authorization.

(I/We) understand that this agreement does not replace, modify or amend my (our) Investors Account Agreement, including the Predispute Arbitration Clause, and acknowledge that the terms of the Investor Account Agreement, as amended from time to time, govern this authorization.

Required
X _____
Account Owner Signature Date

Clarify Case# _____

Important Information Regarding IRA Distributions

Due to the complexities in the tax law pertaining to IRA distributions, H&R Block Bank strongly suggests that you review with your personal tax advisor the tax implications of effecting an IRA Distribution. Unless otherwise noted, the rules referenced here are effective beginning with the 2001 or 2002 tax year.

Traditional IRAs: Distributions are generally subject to income tax and a 10% premature distribution penalty if you are under age 59 ½, unless rolled over into another IRA or Qualified Plan. There are exceptions to the 10% penalty if the distribution is used for certain medical expenses, a first-time home purchase, or post-secondary educational expenses. However, the distribution will be reported as a premature distribution by your custodian. You will need to complete IRS Form 5329 and attach it to your tax return in the year of the withdrawal, if you believe you qualify for one of these exceptions. Consult your tax advisor for details.

Roth IRAs: Distributions are tax-free if held in the account for five years and until age 59 ½. Distributions made prior to age 59 ½ or prior to the exclusion date (five-year waiting period) may be subject to income tax and penalties to the extent the distribution exceeds your contribution basis in the Roth IRA. There are exceptions to the 10% premature distribution penalty for Roth IRA distributions, similar to those for Traditional IRA accounts (see above), which may necessitate the filing of IRS Form 5329. Consult your tax advisor for details.

SIMPLE IRAs: Distributions are generally subject to the same tax and penalty provisions as a Traditional IRA or SEP-IRA with the following exception: If the distribution is made prior to age 59½ and within two years of the initial participation date in the SIMPLE plan, the distribution may be subject to a 25% premature distribution penalty unless an exception applies. Premature distributions from a SIMPLE IRA after two years of participation are treated as if made from a Traditional IRA. Consult your tax advisor for details.

Education Savings Accounts: Distributions from Coverdell Education Savings Accounts (ESA's) are generally tax free if used to pay for the qualified education expenses of the designated beneficiary of the account. If amounts withdrawn are not used to pay for qualified educational expenses, the earnings portion is taxable and subject to an additional 10% penalty. H&R Block Financial Advisors does not determine what portion, if any, of a distribution is used for qualifying expenses. Additional information concerning ESA's can be found in IRS Publication 970.

Notice of Withholding on Distributions or Withdrawals from IRAs

This notice is required to be furnished to you by IRS regulations each time an IRA distribution is requested. The distributions you receive from your retirement plan are subject to federal income tax withholding. If you have provided H&R Block Bank with your residence address within the United States, you may elect not to have withholding apply. Withholding will only apply to the portion of your distribution that is included in your income subject to federal income tax. If you have not provided H&R Block Bank with your residence address, or if you have provided a residence address outside the United States, withholding is generally required. You cannot elect out of withholding. If you elect not to have withholding apply to your distribution payments, or if you do not have enough federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. If you intend to make a rollover deposit of the distribution you are receiving, or you are receiving a distribution from a Roth IRA, you should consider the election to not have tax withheld. Withholding does not apply to an Education Savings Account.

Excess Contributions

An excess contribution is an amount that exceeds the legally permissible contribution amount. For example: You inadvertently made a \$4,000 IRA contribution in 2004. The maximum permissible contribution in 2004 for individuals under age 50 is \$3,000, so you have an excess contribution of \$1,000. This excess must be removed by the due date of your tax return to avoid a 6% excise penalty from the IRS. The earnings on this excess, as well as the excess contribution, must be withdrawn. These amounts will appear on your 1099-R form in the year of withdrawal. Alternatively, the amount of the excess can be redesignated a subsequent-year contribution.

A contribution that was made and later deemed non-deductible after the due date of your tax return cannot be removed as an excess or modified contribution. You must file IRS Form 8606 with your tax return to redesignate your contribution(s) as non-deductible. Consult your tax advisor for assistance.