



KeyBank R
Death Distribution/Be

Please complete this form to request a distribution from the IRA of the below-named individual. Attach a Tax Waiver Form, if appl of distributions may be subject to tax and/or penalties. Please obtain the tax and legal advice necessary to make this determinati

PLEASE PRINT THE FOLLOWING INFORMATION Bank 4560 Beneficiary's SSN/ITIN [REDACTED]

Name: Eleanor McDonald
Address: 4 Vine St Burlington, VT
Decedent's Name: John McDonald
Relationship: Spouse
Date of Death: 10/22/2014

Select One Option Below to create payout information for your account. (Once this is established, you will not need unless you want to make a change.)

- 1. Options available to SPOUSE or NON-SPOUSE beneficiary...
- Minimum Distribution
- Life Expectancy Installments
- Distributions greater than the minimum distribution amount
- Distribute at the end of the fifth year following death
- Total payout
2. Options available to SPOUSE beneficiary only
- Rollover
- Monitor my own distribution

The decedent's required minimum (calculated in the year of death as throughout the entire year. Any re IRAID must be distributed before a the account into his/her own name.

RANDOM/ADDITIONAL DISTRIBUTION (One of the options above must already be on file before this option is availa)
- I understand what my IRS minimum distribution is and choose to take a separate, unrelated payment at this time of
- This amount is in addition to my normal payout this year.
- This amount is in place of my normal payout this year, as long as it meets or exceeds the minimum.

HOW OFTEN DO YOU WISH TO RECEIVE PERIODIC PAYMENTS?
Please select one: (Payments will be made on the last business day of the month unless indicated otherwise.)
- Monthly
- Quarterly
- Semiannually
- Annually

WHAT METHOD OF PAYMENT DO YOU WISH?
- Check
- Deposit to my KeyBank checking or savings account #

ROLLOVER NOTICE
If you choose to rollover funds from this retirement plan and the Decedent had not yet taken the required minimum distribution to satisfy the required minimum distribution is not eligible for rollover.

CITIZENSHIP (Choose one of the following):
- I am a U.S. Citizen.
- I am a Resident Alien.
- I am a Non-Resident Alien and have attached IRS Form W-8R (may be required).

WITHHOLDING ELECTION (Please see the reverse side if you reside outside the United States).

Withhold Federal Income Tax of % (not less than 10%) from the amount withdrawn.
Withhold State Tax at a rate of % (complete only if required by your state and must be at least your state's minimum percentage).

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING NEW ACCOUNTS AT KEY
To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record their customer's: who opens an account. Therefore, all new and existing customers are subject to the identity verification requirements.

YOUR SIGNATURE: Eleanor McDonald Date: June 25, 2015 Daytime Telephone No: 802-579-5119

KeyBank Representative Signature: [Signature] Branch Number: Telephone No. with Area: [REDACTED]

Notarized by: [Signature] Notary Public: [Signature] City of Chittenden, VT. Notarized this 25 day of June 2015. Eleanor McDonald acknowledged her designation her Beneficiary withing act and deed. [Signature]

O'Sullivan, Amy G

From: Ruminski, Randy
Sent: Friday, May 06, 2016 9:28 AM
To: O'Sullivan, Amy G
Subject: Re: TGS LPPGNG-01 ELEANOR MCDONALD BENEF OF JOHN MCDONALD,DEC



Randy Ruminski
Retirement Operations, Processing Specialist
NY-00-01-0180
3920 Main Street, Amherst, NY 14226
Phone: 716-838-7822
randy_ruminski@keybank.com

From: Ruminski, Randy
Sent: Friday, May 06, 2016 8:58 AM
To: Mitchell, Michelle
Subject: Re: TGS LPPGNG-01 ELEANOR MCDONALD BENEF OF JOHN MCDONALD,DEC

There are no copies of tickets being this was processed by Retirement Operations on the Auto Check Set up system. Enclosed are the copy of the beneficiary Claim form. The Adoption Agreement designating who the beneficiary is, and a copy of paid check # [REDACTED] 4830 dated 7/13/2016 for \$14,138.91