CHARLES SCHWAB

AEM FORMS

ENSEMBLE

2268 - 13353 Commerce Parkway
Richmond, BC V6V 3A1
Canada

Main Line: 1.604.231.9510
Toll Free: 1.877.290.2662
Fax: 1.604.231.9545

Table of Contents

AEM Forms

IRA & ESA Distribution Form - Step 1

#	ITEM	DESCRIPTION
1	Header	The header is kept the same as the other Schwab forms. The branding and security is at the top with the title and same information underneath.
2	Sidebar	All the sections of the form are listed in the navigable sidebar.
3	Form	The right side of the page is the body of the form section the user is currently viewing. In this example: Schwab Account Information.
4	Buttons	There is the Save button at the top and underneath the form is the Cancel and Next buttons. Next will take the user to the next step. On the last step, the Next button becomes Submit.

IRA & ESA Distribution Form - Step 3

#	ITEM	DESCRIPTION
1	Completed Steps	If the step is not completed, the sidebar step remains the same light grey background. If all fields have been successfully filled out in that step, the sidebar becomes green with a checkmark to indicate completed.

IRA & ESA Distribution Form - Sidebar Current Step

The current step's light blue background bleeds into the right side form. The other steps are a couple pixels disconnected from the right side form.

IRA & ESA Distribution Form - Step 3 Bottom

5   Frequency

6   Tax Withholding Election

7   IA Disbursement Authorization

8   Please Read and Sign

A. Determing Your Life Expectancy Factor

The Uniform Lifetime Table will be used in the majority of cases. If you have a sole spouse benficiary who is more than 10 years younger than you, the Joint Life Expectancy will be used.

Your Date of Birth*

Is your spouse your sole beneficiary and more than 10 years younger than you?*

○ No.

○ Yes.

If yes, what is your spouse's date of birth?*   Your Spouse's Name*

B. Fair Market Value (FMV) Adjustments*

Check any of the following situations that apply to you and fill in the necessary information.

○ If you transferred your IRA to Schwab from another firm in the current calendar year and have not yet taken the RMD for that account this year, indicate the FMV of that IRA as of December 31 of last year:

○ If you withdrew funds from an IRA after November 1 of the previous calendar year, and subsequently rolled the funds into the IRA identified in Section 1 in the current calendar year (60-day rollover), indicate the amount of the rollover:

C. Distribution Instructions*

○ Calculate only. No distribution at this time. (Go to Section 8 and sign.)

○ Calculate and distribute my RMD from this Schwab IRA only.

○ Calculate and distribute my RMD from this Schwab IRA, including the outside IRA assets listed in Section 3B above.

Cancel   Next

As some forms are longer, the right side form is adjustable in height to accommodate.

There is also the possibility to create subsections. That would cause the left sidebar step with subsections to expand down.