

# CHARLES SCHWAB

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# AEM FORMS

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# AEM Forms

# IRA & ESA Distribution Form - Step 1

**1** IRA & ESA Distribution Form

Need help? Call 866-232-9890.  
\* Indicates a required field.

**2** Save

**1** Schwab Account Information

**2** Reason for Distribution

**3** Required Minimum Distribution

**4** Method

**5** Frequency

**6** Tax Withholding Election

**7** IA Disbursement Authorization

**8** Please Read and Sign

**3** Type of Account\*

Traditional/Rollover IRA  SIMPLE IRA

Inherited IRA  Roth IRA

SEP-IRA/SARSEP-IRA  ESA

Schwab Account Number\*

Account Holder's First Name\* Middle Name

Last Name\* Social Security/Tax ID Number\*

Check One\*

This is a new distribution request.

This is a change to my periodic distribution request previously established in the amount of

**4** Cancel Next

#	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

**IRA & ESA Distribution Form**

Need help? Call 866-232-9890.  
\* Indicates a required field.

**1** Schwab Account Information

2 Reason for Distribution

3 Required Minimum Distribution

4 Method

5 Frequency

6 Tax Withholding Election

7 IA Disbursement Authorization

8 Please Read and Sign

Complete this section only if you are age 70½ or older and you wish Schwab to calculate and distribute your Required Minimum Distribution (RMD)

If this is your first RMD request, list the tax year you are requesting

Although an RMD amount must be calculated for all your IRAs, you can take an RMD from each account, or take the full amount from a single account.

**A. Determining Your Life Expectancy Factor**  
The Uniform Lifetime Table will be used in the majority of cases. If you have a sole spouse beneficiary 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 transferred those funds into the IRA identified in Section 1 in the current calendar year:

#	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 screenshot displays the "IRA & ESA Distribution Form" interface. On the left, a sidebar lists four steps: 1 Schwab Account Information (checked), 2 Reason for Distribution (checked), 3 Required Minimum Distribution (highlighted in light blue), and 4 Method (greyed out). A large black circle highlights the "Required Minimum Distribution" step in the sidebar. The main content area is also highlighted in light blue and contains the following sections:

- Save** button
- Need help? Call 866-232-9890.
- \* Indicates a required field.
- Complete this section only if you are age 70½ or older and you wish Schwab to calculate and distribute your Required Minimum Distribution (RMD)
- If this is your first RMD request, list the tax year you are requesting
- Although an RMD amount must be calculated for all your IRAs, you can take an RMD from each account, or take the full amount from a single account.
- A. Determining Your Life Expectancy Factor**  
The Uniform Lifetime Table will be used in the majority of cases. If you have a sole spouse beneficiary 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?\*
- 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 transferred the funds into the IRA identified in section 1 in the current calendar year:

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. Determining Your Life Expectancy Factor**  
 The Uniform Lifetime Table will be used in the majority of cases. If you have a sole spouse beneficiary 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\*  
     

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**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:

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**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.