

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



**Homestead**  
Funds

If you previously instructed us to process RMDs over the life of your account or accounts, you do not need to complete this form again. Use this form to request the calculation of the RMD for your applicable Homestead Funds IRA accounts if you:

- Are age 72 (73 if you reach age 72 after December 31, 2022)
- Inherit an IRA from an individual who passed away prior to January 1, 2020
- Notice: The SECURE Act changed the rules for Inherited IRAs.
  - For IRAs inherited from original owners who passed away on or after January 1, 2020, distributions generally must be taken within 10 years of the date of death of the account owner. If this applies to you, you may request your distributions by logging in online at [www.homesteadadvisers.com](http://www.homesteadadvisers.com) or by calling us at 800-258-3030, option 1. You may also call us at that number for any questions.
  - Exceptions to the 10-year rule include when the beneficiary is: a surviving spouse, a minor child (full distribution required within 10 years of the year in which the child reaches the age of majority), disabled or chronically ill, and/or is less than 10 years younger than the original account owner.
  - Tax rules can be complex. We recommend you consult with a tax advisor if you meet any of these exceptions.

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 [homesteadadvisers.com](http://homesteadadvisers.com) or by calling the above toll-free number.

Return the completed form to:

## Regular Mail

Homestead Funds  
c/o of Ultimus Fund Solutions, LLC  
P.O. Box 46707  
Cincinnati, OH 45246

## Overnight Mail

Homestead Funds  
c/o of Ultimus Fund Solutions, LLC  
225 Pictoria Drive  
Suite 450  
Cincinnati, OH 45246

## Fax

877-513-0756

**Note:** Forms requiring a Medallion Signature Guarantee must be returned by mail for processing.

## 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)

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.

IRA Account Number

IRA Account Number

Check one:

- ☐ Traditional  
☐ Inherited  
☐ SEP IRA

Check one:

- ☐ Traditional  
☐ Inherited  
☐ SEP IRA

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## 1. Ownership and Beneficiary Information (continued)

IRA Account Number

IRA Account Number

Check one:

☐

Traditional

☐

Inherited

☐

SEP IRA

Check one:

☐

Traditional

☐

Inherited

☐

SEP IRA

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.

◆ 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

Date of Birth (mm/dd/yyyy)

 /  / 

## 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

The RMD will be distributed upon receipt of this form in good order.

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"/> %
Intermediate Bond Fund (171)	<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"/> %

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.

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## 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 date (mm/dd/yyyy)

/  /  (Mandatory. You must provide a start date)

Your automatic RMD will continue on the day you list for the Start Date, or the next business day if the market is closed on your specified day. If you select the 29th, 30th or 31st, or any month without that many days, the system will schedule the last business day of the month for your distribution.

## 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 the existing bank account of record on my IRA account.  
Do not choose this option if you do not have existing bank instructions on file with Homestead Funds.
- ☐ 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 [homesteadadvisers.com](http://homesteadadvisers.com))

## 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.

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## 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.**

Medallion Signature Guarantee