



Shareholder's Name and Address

Touchstone Account Number

Your social security number

Federal Income Tax Withholding

Distributions from IRAs, as well as certain qualified plan and 403(b) distributions that are not eligible for rollover are subject to federal income tax withholding unless you affirmatively elect not to have withholding apply to such payments. Please note that certain distributions that are eligible for rollover from qualified retirement and 403(b) plans may incur mandatory 20% federal income tax withholding and you may not elect to have no withholding applied to such distributions. Also, please note that for distributions delivered outside the United States or its possessions, you generally cannot choose not to have federal income tax withheld.

Federal income tax **WILL** be withheld from any distribution subject to IRS withholding rules if you have not previously elected out of withholding and you do not elect out of withholding by completing and returning this election certificate. Tax will be withheld on the gross amount of these payments even though you may be receiving amounts that are not subject to withholding because they are excluded from gross income. This withholding procedure may result in excess withholding on the payments.

If you elect to have no federal taxes withheld from your distribution payments, or if you do not have enough federal income tax withheld from your distribution, you may be responsible for making estimated tax payments. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

Check the appropriate box:

A. I elect TO NOT have federal income tax withheld from my retirement account distributions.

B. I elect TO have federal income tax withheld from my retirement account distributions in accordance with IRS rules.

I elect TO have the following additional dollar amount or percentage of each retirement account distribution withheld for federal income tax purposes (over and above the required amount of federal withholding). \$ _____ or _____ %

State Income Tax Withholding

Complete the following applicable lines:

1. I elect TO NOT have state income tax withheld from my retirement account distributions. (Do not complete line 2 through line 5.)

2. I elect TO have state income tax withheld from my retirement account distributions. (Complete line 3 or line 4. If you do not complete line 3 or line 4, state income tax will be calculated based on state withholding formulas.)

3. Total number of allowances and marital status you are claiming for withholding from each retirement account distribution. (You may also designate an additional percentage on line 5.)
 Marital status: Single Married Married, but withhold at the higher Single rate (Enter number of allowances)

4. I elect TO have the following dollar amount or percentage of each retirement account distribution withheld for state income taxes (for residents of states that allow voluntary withholding). (Do not complete line 5.) \$ _____ or _____ %

5. Additional dollar amount or percentage, if any (over and above any state required amount), you want withheld from each retirement account distribution for state income taxes. (Do not complete line 4.) \$ _____ or _____ %

An election to have federal or state income taxes withheld will be applied to all distributions made from your retirement plan account unless noted, and remains effective until revoked in writing. You may change your federal or state withholding elections at any time by sending written notice of the desired changes to the address shown on the accompanying letter.

Important: This withholding election certificate is not valid unless it is signed and dated.

Your Signature: _____

Date: _____