



IRA DISTRIBUTION REQUEST FORM
ON DEMAND PAYMENT REQUEST

RETIREMENT SUPPORT SERVICES

IRA TYPES: IRA/ROTH IRA, SEP/SAR-SEP/SIMPLE
IRA ACCOUNT NO. (grid)

PAYEE INFORMATION

NAME, SOCIAL SECURITY NO., DATE OF BIRTH, ADDRESS, CITY, STATE, ZIP
IRA OWNER/BENEFICIARY checkboxes

WITHDRAWAL AMOUNT

Amount to be determined by account holder for each payment and I authorize Morgan Stanley to accept verbal requests for these amounts that I may make from time to time.

REASON FOR WITHDRAWAL (Check one): See explanations on back of form.

- Normal (Age 59 1/2 and older), Education Expenses, Disability, Premature - No Exception, Death Benefit (Inherited IRA ONLY), Medical Expenses, (Under age 59 1/2 and may be subject to 10% excise penalty)

METHOD OF DISTRIBUTION

- Automated Check, Credit to Morgan Stanley non-retirement account number, Local Branch Check, Mail to Secondary Address, Direct Deposit via ACH, Fed Fund Wire Transfer

NOTICE OF FEDERAL INCOME TAX WITHHOLDING ON DISTRIBUTIONS FROM CUSTODIAL RETIREMENT ACCOUNT

The distributions you receive from a Morgan Stanley DW Inc. Individual Retirement Plan (an "IRA") are subject to withholding for Federal income tax unless you elect not to have withholding apply by checking the appropriate box on this form.

If you elect not to have withholding apply or if you do not have enough withheld, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

FEDERAL INCOME TAX WITHHOLDING ELECTION (Check one): Before completing this section, read important notice on back of form

Even if you elect not to have Federal income tax withheld, you are liable for payment of Federal income tax on your Retirement Account payment(s). You also may be subject to tax penalties under estimated tax payment rules if your payment of your estimated tax and withholding, if any, are not adequate to cover the income tax.

- Do not withhold Federal income tax, 10% of gross distribution, Percentage of gross distribution, Fixed dollar amount

NOTICE OF STATE INCOME TAX WITHHOLDING

In certain states (please consult with your Morgan Stanley DW Inc. Financial Advisor), State income tax can also be withheld from the distributions you receive from a Morgan Stanley DW Inc. IRA. If Federal taxes are being withheld, you may also elect to have the State tax withheld as either a percentage of gross distribution or a percentage of the Federal income tax withholding.

Certain states require that State income tax be withheld from your distribution if you have elected to have Federal income tax withheld. Other states may allow you to waive withholding on the State level (and still withhold Federal income tax) by making this election on IRS Form W-4P or checking the appropriate box on the reverse side of this form.

Since eligible states have varying guidelines and minimums for withholding, you should refer to withholding regulations for your state and/or consult with a tax advisor.

STATE INCOME TAX WITHHOLDING ELECTION (Check one): If applicable, attach appropriate form as required by your State

- Do not withhold State income tax, Percentage of gross distribution, Percentage of Federal withholding, Fixed dollar amount

PAYEE CERTIFICATION

I certify that this distribution request is in accordance with the provisions of the Morgan Stanley DW Inc. Individual Retirement Plan and satisfies applicable tax laws. The Custodian may rely on my certification without further investigation or inquiry and shall not be liable for any misrepresentation of fact.

IRA OWNER/BENEFICIARY SIGNATURE

DATE

Handwritten signature: B-SM

02.13.07

## GENERAL INFORMATION

Should an incorrect amount be withdrawn from your Morgan Stanley DW Inc. Individual Retirement Plan, or if you do not understand an entry on your statement or suspect an error, it is essential that you immediately contact the manager of the office servicing your account. We will consider your statement correct unless we receive a written inquiry from you about the suspected error within 10 calendar days from the day on which you received your statement. It is your responsibility to review your statement promptly and to seek immediate clarification about entries that you do not understand or is incorrect.

If there are insufficient liquid funds in your Morgan Stanley DW Inc. Individual Retirement Plan to cover the On Demand distribution, the distribution will not be processed.

If the cash distribution payment leaves an insufficient balance in the IRA, the IRA account will automatically terminate. The required IRA balances are determined by the following:

- For IRA distributions where the \$75 IRA termination fee applies, a minimum balance of \$75 must remain in the account to avoid termination. (e.g. clients under age 59 ½ with distributions for reasons other than death or disability.)
- For distributions where no termination fee applies, a minimum balance of \$50, the current annual fee, must remain in the account to avoid termination. (e.g. clients over age 59 ½ who are taking IRA distributions.)

The automatic termination will apply to established periodic payments, on demand payments and new distribution requests that pay down the IRA to less than the required balance.

## REASON FOR WITHDRAWAL - DEFINITIONS

**Normal** - Any IRA distribution taken at or after attainment of age 59 ½.

**Premature - No Exception** - Any withdrawal made prior to attainment of age 59 ½ unless the withdrawal is made for one of the following reasons: death, disability, medical expenses, medical insurance premiums after unemployment, periodic payments paid over the lifetime or life expectancy of the IRA owner, first time home purchase, higher education expenses or rollover to Qualified Retirement Plan.

**Death Distribution** - Any IRA distribution taken by a beneficiary from their Inherited IRA account ONLY.

**Medical Expenses** - Any withdrawal prior to attainment of age 59 ½ which will be either used to pay medical expenses in excess of 7.5% of AGI, or paid to IRA owner after separation from employment (or within 60 days of reemployment) in the same or next succeeding taxable year or after the IRA owner has received (or would have received but for self-employment) Federal or State unemployment compensation for at least 12 consecutive weeks as a result of such unemployment provided the IRA distribution is used to pay premium for health care coverage during such period of unemployment.

**Education Expenses** - Any withdrawal made prior to age 59 ½ which will be used to pay qualified higher education expenses.

## METHOD OF DISTRIBUTION

**Direct Deposit via ACH** - The Direct Deposit via ACH enrollment process may take up to ten business days for the financial institutions to verify and establish new instruction. On Demand distributions cannot be processed during that time.