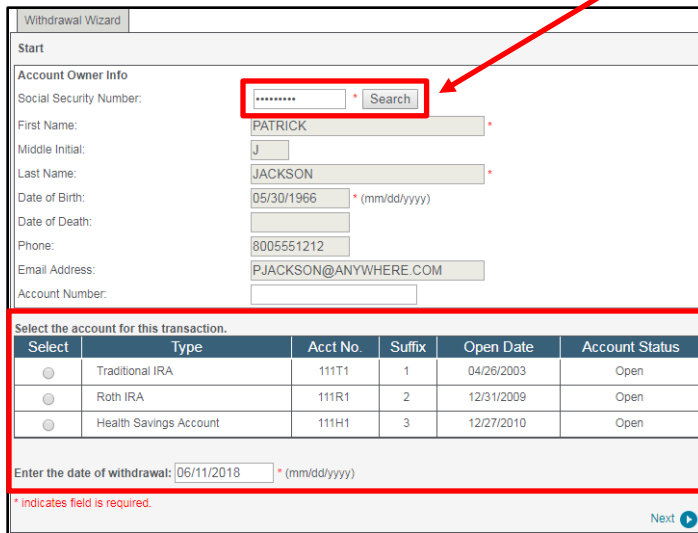


To create a *Withdrawal Instruction* form, the user clicks the **Withdrawal** form link. Then, the user searches for the account owner by Social Security number, using the **Search** tool located at the top of the wizard. After clicking **Search**, the account owner and all associated accounts are displayed. The user clicks the radio button for the applicable account, and enters the date of the withdrawal.



The **Withdrawal Reason Options** screen appears next and provides the user with the option to indicate the reason for the account owner's withdrawal. The reason options that are available are specific to the account owner's age and type of account.



The **Withdrawal Info** screen allows the user to enter the amount of the withdrawal, the federal and state withholding percentages or amounts, and any financial organization penalty that is assessed on the withdrawal.

The **Payment Method** screen includes information on the financial organization's investment ID, the withdrawal type, account status, and the payment method.

Description	Withdrawal Amount	Special Instructions
Asset 1		
Asset 2		
Asset 3		
Asset Total: \$0.00		

The **Post** screen allows the user to print the form for verification purposes and to obtain the account owner's signature. The user then clicks the check box to indicate that the account owner has signed or will sign the form. Lastly, the user clicks **Save** to apply the withdrawal to IRA direct.

Description	Amount
Total Amount Withdrawn from Account	\$ 1,000.00
Penalty and/or Fee Amount	\$ 0.00
Gross Withdrawal Amount	\$ 1,000.00
Federal Withholding Amount	\$ 100.00
State Withholding Amount	\$ 0.00
Net Amount to Owner	\$ 900.00

- Review and print the following documents:
Withdrawal Authorization Form
- Check this box if the required signatures have been obtained on a printed copy of these documents.
- Save this withdrawal to IRAdirect.