



# Systematic Withdrawal Plan Request

For more information, contact us toll-free at 800.820.0888 or fax 855.671.8280.

Visit our web site at GuggenheimInvestments.com.

Standard delivery: Guggenheim Investments, P.O. Box 534493, Pittsburgh, PA 15253-4493

Overnight delivery: Guggenheim Investments, Attention: 534493, 500 Ross Street, Pittsburgh, PA 15262

Use this form to set up regularly scheduled withdrawals from your account. Withdrawals may be made on a schedule that you select and can be sent to you by check or ACH. You may also have the withdrawal deposited into another Guggenheim Investments account. If you have any questions about completing this form, please contact us at the number above. **These withdrawals will use the cost basis method currently in effect on your account. Non-covered shares will use Average Cost.**

## 1. ACCOUNT INFORMATION

- New request       Change to existing information

Owner's Name \_\_\_\_\_

Account Number \_\_\_\_\_

Telephone \_\_\_\_\_

## 2. REDEMPTION INFORMATION

### A. Withdrawal Frequency

**Withdrawal(s) should take place:**  Monthly       Quarterly (Mar, Jun, Sep, Dec, unless specified otherwise)       Semiannually (specify below)       Annually

JAN     FEB     MAR     APR     MAY     JUN     JUL     AUG     SEP     OCT     NOV     DEC

Withdrawal Date \_\_\_\_\_. *If a withdrawal date is not provided it will be processed on the 15th of the month.*

*If the selected withdrawal date has already passed, it will be processed on the next scheduled date. If date selected falls on a weekend or holiday, your request will be processed on the previous business day. Please allow up to 15 days from receipt of form for service to be activated.*

### B. Fund Selection

**Please redeem:** (check one)

From the fund(s) below:

**Fund Name**

**Amount**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

*If the balance in your selected fund(s) is less than the amount of your distribution, your distribution will automatically be paid from the highest-valued fund. Only available funds may be redeemed.*

Proportionally from all funds in my account

Amount per period: \$ \_\_\_\_\_

**Amounts specified will be gross distributions unless indicated otherwise.**

### 3. PAYMENT INFORMATION

ACH/EFT<sup>1</sup> (complete section at right)

Distribute to a Guggenheim Investments account<sup>2</sup>

Account #: \_\_\_\_\_

Fund: \_\_\_\_\_

Check(s) payable to registered owner mailed to address of record

Check(s) payable to alternate payee

Payee Name: \_\_\_\_\_

Address: \_\_\_\_\_

Bank Instructions (if applicable)

Add **new** bank instructions to my account. A **Medallion signature guarantee** is required to add new bank instructions. A **voided check** must accompany new ACH/EFT instructions.

Use my **existing** bank instructions.

Bank Name: \_\_\_\_\_

ABA Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

Account Name: \_\_\_\_\_

*A Medallion signature guarantee is required.*

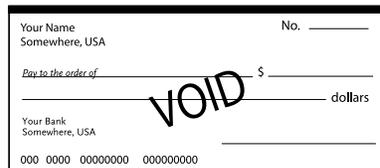
Note: Withdrawals from Money Market and another fund may result in 2 checks or ACH deposits being sent.

<sup>1</sup> A maximum of \$100,000 may be redeemed by ACH per day.

<sup>2</sup> See table in Section 5 for Medallion signature guarantee requirements.

**A voided check is required to establish ACH. (Deposit slips may be used for savings accounts only.)\***

## ATTACH VOIDED CHECK HERE



\*For savings accounts: Please contact your bank to verify that the ABA number on the deposit slip is correct for ACH transactions. We may also contact you or other sources to verify the ABA number.

**This section must be completed for IRA accounts.**

**Distribution Type:**

Normal Distribution (over 59½)

Premature Distribution (under 59½)

Disability

72(t) Distribution (Substantially Equal Periodic Payments)

Other \_\_\_\_\_

(Specify Type)

### TAX WITHHOLDING (FORM W-4R: OMB NO. 1545-0074)

Your withholding rate is determined by the type of payment you will receive. For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate between 0% and 100% below. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions. See the Withholding Instructions for more information.

By making a withholding election and signing the distribution form, I assert that I have received and read the **current** IRS Form W-4R and its instructions.

**No**, I do not want federal income tax withheld from my distribution.

**Yes**, I want federal income tax withheld from my distribution.

Please withhold \_\_\_\_\_%.

**If no election is made, Guggenheim Investments will automatically withhold 10% for tax purposes.**

**4. SIGNATURE(S) AND AUTHORIZATION**

**ALL OWNERS MUST SIGN THIS FORM.**

I authorize Guggenheim Investments to institute the systematic withdrawal plan described on this form. If I selected "ACH" in Section 3, I authorize Guggenheim Investments to initiate credit/debit entries to my account at the financial institution indicated through the Automated Clearing House (ACH) system, subject to the rules of the financial institution, ACH and Guggenheim Investments.

\_\_\_\_\_  
Print Name of Primary Owner, Trustee, or Custodian

\_\_\_\_\_  
Print Name of Joint Owner or Co-Trustee

\_\_\_\_\_  
Signature of Primary Owner, Trustee, or Custodian

Date

\_\_\_\_\_  
Signature of Joint Owner or Co-Trustee (if applicable)

Date

**MEDALLION SIGNATURE GUARANTEE**  
Only required if you provided new bank instructions or selected "Distribute to Guggenheim Investments account".  
See instructions and table below.

**MEDALLION SIGNATURE GUARANTEE**  
Only required if you provided new bank instructions or selected "Distribute to Guggenheim Investments account".  
See instructions and table below.

**If you selected "Distribute to Guggenheim Investments account":**

- A Medallion signature guarantee is not required if you are depositing your withdrawal proceeds into an account with the exact same registration
- If registrations are not exact, please use the table below to determine if a Medallion signature guarantee is required.

**Receiving Account Type**

	<b>For Distributions Between Guggenheim Investments Accounts Only</b>	<b>Individual, Joint, UGMA, 403(b), all IRAs</b>	<b>Self-Directed Retirement Plans, Corporations and other Entities</b>	<b>Trusts</b>
<b>Distributing Account Type</b>	<b>Individual, Joint, UGMA, 403(b), all IRAs</b>	Medallion signature guarantee required if registrations are not identical	Medallion signature guarantee required regardless of amount	Please call Client Services at 800.820.0888 for details
	<b>Self-Directed Retirement Plans, Corporations and other Entities</b>	Medallion signature guarantee required regardless of amount	Medallion signature guarantee required regardless of amount	Please call Client Services at 800.820.0888 for details
	<b>Trusts</b>	Please call Client Services at 800.820.0888 for details	Please call Client Services at 800.820.0888 for details	Please call Client Services at 800.820.0888 for details

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## General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about any future developments related to Form W-4R, such as legislation enacted after it was published, go to [www.irs.gov/FormW4R](http://www.irs.gov/FormW4R).

**Purpose of form.** Complete Form W-4R to have payers withhold the correct amount of federal income tax from your nonperiodic payment or eligible rollover distribution from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See below for the rules and options that are available for each type of payment. Don't use Form W-4R for periodic payments (payments made in installments at regular intervals over a period of more than 1 year) from these plans or arrangements. Instead, use Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

**Caution:** If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. Your withholding choice (or an election not to have withholding on a nonperiodic payment) will generally apply to any future payment from the same plan or IRA. Submit a new Form W-4R if you want to change your election.

### 2026 Marginal Rate Tables

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See the instructions for more information on how to use this table.

Single or Married filing separately		Married filing jointly or Qualifying surviving spouse		Head of household	
Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
16,100	10%	32,200	10%	24,150	10%
28,500	12%	57,000	12%	41,850	12%
66,500	22%	133,000	22%	91,600	22%
121,800	24%	243,600	24%	129,850	24%
217,875	32%	435,750	32%	225,900	32%
272,325	35%	544,650	35%	280,350	35%
656,700*	37%	800,900	37%	664,750	37%

\*If married filing separately, use \$400,450 instead for this 37% rate.

**Nonperiodic payments—10% withholding.** Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate in the Tax Withholding section. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld by entering “-0-” in the Tax Withholding section. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its territories.

**Note:** If you don't give Form W-4R to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can't honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2026, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

**Eligible rollover distributions—20% withholding.** Distributions you receive from qualified retirement plans (for example, 401(k) plans and section 457(b) plans maintained by a governmental employer) or tax-sheltered annuities that are eligible to be rolled over to an IRA or qualified plan are subject to a 20% default rate of withholding on the taxable amount of the distribution. You can't choose withholding at a rate of less than 20% (including “-0-”). Note that the default rate of withholding may be too low for your tax situation. You may choose to enter a rate higher than 20% in the Tax Withholding section. Don't give Form W-4R to your payer unless you want more than 20% withheld.

Note that the following payments are **not** eligible rollover distributions for purposes of these withholding rules:

- Qualifying “hardship” distributions;
- Distributions required by federal law, such as required minimum distributions;
- Distributions from a pension-linked emergency savings account;
- Eligible distributions to a domestic abuse victim;
- Qualified disaster recovery distributions;
- Qualified birth or adoption distributions;
- Qualified long-term care distributions; and
- Emergency personal expense distributions

See Pub. 505 for details. See also *Nonperiodic payments—10% withholding* above.

**Payments to nonresident aliens and foreign estates.** Do not use Form W-4R. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

**Tax relief for victims of terrorist attacks.** If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter “-0-” in the Tax Withholding section. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

## Specific Instructions

**Withholding Election**

**More withholding.** If you want more than the default rate withheld from your payment, you may enter a higher rate in the Tax Withholding section.

**Less withholding (nonperiodic payments only).** If permitted, you may enter a lower rate in the Tax Withholding section (including “-0-”) if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter “-0-”.

**Suggestion for determining withholding.** Consider using the Marginal Rate Tables above to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate in the Tax Withholding section. (See *Example 1* below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate in the Tax Withholding section. (See *Example 2* below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate in the Tax Withholding section.

**Examples.** Assume the following facts for *Examples 1* and *2*. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

**Example 1.** You expect your total income to be \$70,000 without the payment. Step 1: Because your total income without the payment, \$70,000, is greater than \$66,500 but less than \$121,800, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$90,000, is greater than \$66,500 but less than \$121,800, the corresponding rate is 22%. Because these two rates are the same, enter “22” in the Tax Withholding section.

**Example 2.** You expect your total income to be \$60,000 without the payment. Step 1: Because your total income without the payment, \$60,000, is greater than \$28,500 but less than \$66,500, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$80,000, is greater than \$66,500 but less than \$121,800, the corresponding rate is 22%. The two rates differ. \$6,500 of the \$20,000 payment is in the lower bracket (\$66,500 less your total income of \$60,000 without the payment), and \$13,500 is in the higher bracket (\$20,000 less the \$6,500 that is in the lower bracket). Multiply \$6,500 by 12% to get \$780. Multiply \$13,500 by 22% to get \$2,970. The sum of these two amounts is \$3,750. This is the estimated tax on your payment. This amount corresponds to 19% of the \$20,000 payment (\$3,750 divided by \$20,000). Enter “19” in the Tax Withholding section.

**Privacy Act and Paperwork Reduction Act Notice.** The IRS asks for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request additional federal income tax withholding from your nonperiodic payment(s) or eligible rollover distribution(s); (b) choose not to have federal income tax withheld from your nonperiodic payment(s), when permitted; or (c) change a previous Form W-4R (or a previous Form W-4P that you completed with respect to your nonperiodic payments or eligible rollover distributions). To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s). Failure to provide a properly completed form will result in your payment(s) being subject to the default rate; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws. The IRS may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.