



IRA Distribution Request Form

Use this form to request a payment from your IRA. Items A-F must be completed.

Use this form to request a new distribution from or change an existing distribution instruction for your Saturna IRA account.

- If you are not yet age 59½, an early withdrawal penalty may apply. Please consult the IRS and/or your tax advisor for more information.
- If you are a non-resident alien, a 30% tax withholding rate will apply unless you reside in a country with a lower tax treaty rate and
- submit a valid IRS Form W-8BEN.

For current-year distributions, Saturna must receive your form by December 1 to ensure year-end completion.

Mail or fax completed forms to:
Saturna Capital
P.O. Box N
Bellingham, WA 98227-0596
Fax: (360) 734-0755

Important Information About Your Distribution

Distribution of Assets

You may take a distribution of assets funds or securities from a Traditional/Rollover IRA, Inherited IRA, Roth IRA, SEP-IRA, or SIMPLE IRA at any time.

Taxation of IRAs

For more information, see IRS Publication 590-B or consult a tax advisor.

In general, qualified distributions from a Roth IRA (including contributions and investment earnings) and distributions of the nondeductible contributions to a Traditional/Rollover IRA and Roth IRA are free from federal income tax. All other IRA distributions, including deductible contributions and investment earnings, are subject to federal (and possibly state) income tax at ordinary income tax rates.

Rollover Exception

If you take a distribution from your IRA, you have 60 days from the date of the withdrawal to roll the assets back into an IRA to avoid taxes and penalties on the amount distributed. The rollover must be made into the same kind of IRA (e.g., a distribution from a Roth IRA may be rolled over only into another Roth IRA, not a Traditional IRA). You may do this only once in a rolling 12-month period. Rollovers are not allowed with Inherited IRAs; therefore, the 60-day rollover rule does not apply.

Early Withdrawal Penalty

If you are not yet age 59½, a 10% early withdrawal penalty applies to the taxable portion of distributions from the Traditional/Rollover IRA, Roth IRA, SEP-/SARSEP-IRA or SIMPLE IRA unless the distribution qualifies for an exception to the penalty. In the case of a SIMPLE IRA, the early withdrawal penalty increases from 10% to 25% for a distribution made within the first two years after the account is established.

Exceptions to the Early Withdrawal Penalty

The 10% penalty described above may not apply if the distribution is:

- (1) used for qualified higher education expenses, qualified home purchase expenses, certain medical expenses, or certain health insurance expenses during periods when you are unemployed;
- (2) made after your death or disability;
- (3) paid in substantially equal payments over your life or life expectancy;
- (4) paid on account of an IRS levy;
- (5) a qualified reservist distribution; or
- (6) birth/adoption excise tax exception.

If your early withdrawal is from a Roth IRA, you must have established your Roth IRA for five years or more to take advantage of any of the above exemptions.

Required Mandatory Distribution RMD Calculation

RMD calculation is based on the previous year's ending balance and one of either a) your life expectancy, b) the joint life expectancy of you and your beneficiary, or c) the specified payment terms; whichever applies. See IRS Pub 590 for further details. The RMD is calculated on your behalf for all IRAs you hold with Saturna. Each year's amount is reported on your 5498 (sent in May). In addition, a courtesy reminder is sent in November if you have not withdrawn your full RMD amount. RMDs are not required with Roth IRAs.

Exception: If it is an inherited Roth IRA, RMDs are required.

A. Client Information

Account Owner / Custodian / Name of Trust

Type of IRA: ☐ Traditional ☐ Roth ☐ SEP ☐ SIMPLE

Full Legal Name

Date of Birth (MM/DD/YYYY)

Account Number

Preferred Phone

Email

B. Type of Distribution (Descriptions on first page; choose only one)

- ☐ **Premature:** Participant under age 59 1/2
- ☐ **Normal:** Participant age 59 1/2 or older
- ☐ **Inherited IRA**
- ☐ **Required Minimum Distribution (RMD)**
- ☐ **Recharacterization**
- ☐ **Conversion to Roth IRA:** A Roth Account must be established prior to conversion
- ☐ Other:

C. Distribution Amount

Indicate below which Fund(s) you would like to sell shares of for your distribution. If you choose to sell a partial amount, please enter the dollar amount in the box provided.

- ☐ **One-time Distribution** *Or*
- ☐ **Periodic Distributions:** Select this option if you want Saturna to provide a fixed payment according to the schedule you indicate below until the account or accounts listed are depleted. **If the RMD amount changes, you will need to update your Periodic Distributions by submitting a new form.**

☐ **Monthly** ☐ **Quarterly** ☐ **Annually** **Beginning*:** (MM/DD/YYYY)

* If the selected payment date has already passed, Saturna will establish the plan for the next scheduled payment date.

	Fund Number	Amount		Number of Shares	
Distribution 1:	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	or <input type="checkbox"/> All Shares
Distribution 2:	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	or <input type="checkbox"/> All Shares
Distribution 3:	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	or <input type="checkbox"/> All Shares
Distribution 4:	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	or <input type="checkbox"/> All Shares

Fund Identification Numbers

13. Amana Income (AMINX)

34. Saturna Growth (SGZFX)

24. Saturna Short-Term Bond (STBFX)

14. Amana Growth (AMIGX)

33. Saturna International (SIFZX)

22. Saturna Bond Income (SBIFX)

15. Amana Developing World (AMIDX)

28. Saturna Core (SCORX)

31. Saturna Sustainable Equity (SEEFX)

19. Amana Participation (AMIPX)

30. Saturna Global High Income (SGHIX)

32. Saturna Sustainable Bond (SEBFX)

D. Payment Instructions (Choose only one)

- ☐ Mail me a check to the address on file
- ☐ Deposit into the below bank account. **Note:** *This bank account must be on file with Saturna.*

Name of Bank:

Account number

- ☐ Wire Transfer (a Wire Transfer Request form MUST accompany this distribution form; \$5,000 minimum; fees apply)
- ☐ Invest my distribution(s) or conversion in the following Saturna Capital accounts that list me as sole or joint owner.

Account Number

Fund

Amount

Account Number

Fund

Amount

Account Number

Fund

Amount

Percentages must total 100%

- ☐ Third Party Checks*

For charitable distributions, please select from the following (if left blank, your name and address will be included with the donation).

Pay to Name

- ☐ Provide your name and address only to the recipient
(many charities request this for record-keeping and tax receipt purposes)
- ☐ Gift anonymously

Pay to Address

City

State

Zip

** Signatures on written requests, such as payments directed to a third party, may need to be guaranteed by a national bank, trust company, or by a member of a national securities exchange.*

E. Notice of Withholding

Withhold Taxes from Your Distribution

Distributions treated as non-periodic payments from your IRA (excluding those from Roth IRAs) are generally subject to federal (and possibly state) income tax. Even if you elect in writing not to have federal and/or state income tax withheld when permitted, you are liable for payment of federal and state income taxes on the taxable portion of your distribution. If you elect not to have withholding apply to your distribution, or if you do not have enough tax withheld, you may be responsible for payment of estimated taxes. You may also incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. For more information, see *IRS Publication 590-B*.

You may change or revoke your tax withholding election at any time by submitting your request to Saturna.

Note:

- Distributions from an IRA that are payable on demand are treated as non-periodic payments.
- Nonresident aliens are subject to a 30% tax withholding rate and must submit a valid IRS Form W-8BEN to obtain an available reduced tax treaty rate.
- Generally, Roth IRA distributions are not taxable. Unless you have an existing election on file or elect to withhold on this form, we will not withhold taxes from your Roth IRA distribution.

Federal Income Tax Withholding:

Your withholding rate is determined by the type of payment you will receive. For non-periodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% below.

Also note, if you are a U.S. citizen or resident alien receiving an IRA distribution that is delivered outside the United States or its possessions, withholding is required. That is, you may not waive withholding. If you are a non-resident alien, you may not use Form W-4R to withhold income tax or to waive withholding. A foreign person should refer to IRS Publication 515 and to Form W-8BEN.

Notice: IRS Form W-4R - Please refer to the General Instructions for more information regarding appropriate withholdings by visiting <https://www.irs.gov/forms-instructions>.

View the 2025 Marginal Rate changes at: <https://www.irs.gov/newsroom/irs-provides-tax-inflation-adjustments-for-tax-year-2025>. You may use this information to help you select the appropriate withholding rate for this payment or distribution.

E. Notice of Withholding *(continued)***Federal Withholding - Please make your election below (choose only one):**

- ☐ Withhold 10% for Federal Income tax for my distribution.
- ☐ I acknowledge that I have reviewed IRS Form W-4R and the applicable instructions, and I have elected a withholding amount other than the default withholding 10% rate for the requested transaction(s).
- ☐ Do not withhold Federal Income Tax

Withhold:	%
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*Whole numbers; no dollar amounts or decimals***F. Signature**

I certify under penalty of perjury that I am authorized to receive distribution(s) from this IRA; that all information provided by me is true and accurate; I have reviewed IRS Form W-4R and assume sole responsibility for any adverse consequences which may arise as a result of said distribution and withholding election; that Saturna Capital Corporation and/or its affiliates has not provided any tax advice; that Saturna Capital Corporation and/or its affiliates has no responsibility for adverse consequences of my said distribution; that Saturna Capital Corporation and/or its affiliates can rely on my selections herein; that I have read the Notice of Withholding above; and that I am aware of the tax liability and possible penalty on a distribution.

Signature guarantees may be required on redemptions.

Signature

Date**2025 Federal 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.

Single or Married filing separately		Married filing jointly or Qualifying widow(er)		Head of household	
<i>Total income over—</i>	Tax rate for every dollar more	<i>Total income over—</i>	Tax rate for every dollar more	<i>Total income over—</i>	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
15,000	10%	30,000	10%	22,500	10%
26,925	12%	53,850	12%	39,500	12%
63,475	22%	126,950	22%	87,350	22%
118,350	24%	236,700	24%	125,850	24%
212,300	32%	424,600	32%	219,800	32%
265,525	35%	531,050	35%	273,000	35%
641,350*	37%	781,600	37%	648,850	37%

** If married filing separately, use \$390,800 instead for this 37% rate.*

Form **W-4R**Department of the Treasury
Internal Revenue Service**Withholding Certificate for Nonperiodic Payments and
Eligible Rollover Distributions**

Give Form W-4R to the payer of your retirement payments.

OMB No. 1545-0074

2025

1a First name and middle initial	Last name	1b Social security number
Address		
City or town, state, and ZIP code		

THIS FORM IS FOR REFERENCE ONLY
DO NOT COMPLETE OR RETURN

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 by entering a rate between 0% and 100% on line 2. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories.
- For an eligible rollover distribution, the default withholding rate is 20%. You can choose a rate greater than 20% by entering the rate on line 2. You may not choose a rate less than 20%.

See page 2 for more information.

2 Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the instructions on page 2 and the Marginal Rate Tables below for additional information. Enter the rate as a whole number (no decimals)	2	<div style="background-color: black; width: 100px; height: 20px; margin: 0 auto;"></div> %
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**Sign
Here**

Your signature (This form is not valid unless you sign it.)

Date

General Instructions

Section references are to the Internal Revenue Code.

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.

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 page 2 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.

2025 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 page 2 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%
15,000	10%	30,000	10%	22,500	10%
26,925	12%	53,850	12%	39,500	12%
63,475	22%	126,950	22%	87,350	22%
118,350	24%	236,700	24%	125,850	24%
212,300	32%	424,600	32%	219,800	32%
265,525	35%	531,050	35%	273,000	35%
641,350*	37%	781,600	37%	648,850	37%

*If married filing separately, use \$390,800 instead for this 37% rate.

General Instructions *(continued)*

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 on line 2. 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-” on line 2. 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 2025, 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% on line 2. 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; 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-” on line 2. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

Specific Instructions

Line 1b

For an estate, enter the estate’s employer identification number (EIN) in the area reserved for “Social security number.”

Line 2

More withholding. If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

Less withholding (nonperiodic payments only). If permitted, you may enter a lower rate on line 2 (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 on page 1 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 on line 2. (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 on line 2. (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 on line 2.

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 \$65,000 without the payment. Step 1: Because your total income without the payment, \$65,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$85,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Because these two rates are the same, enter “22” on line 2.

Example 2. You expect your total income to be \$61,000 without the payment. Step 1: Because your total income without the payment, \$61,000, is greater than \$26,925 but less than \$63,475, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$81,000, is

greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. The two rates differ. \$2,475 of the \$20,000 payment is in the lower bracket (\$63,475 less your total income of \$61,000 without the payment), and \$17,525 is in the higher bracket (\$20,000 less the \$2,475 that is in the lower bracket). Multiply \$2,475 by 12% to get \$297. Multiply \$17,525 by 22% to get \$3,856. The sum of these two amounts is \$4,153. This is the estimated tax on your payment. This amount corresponds to 21% of the \$20,000 payment (\$4,153 divided by \$20,000). Enter "21" on line 2.

Privacy Act and Paperwork Reduction Act Notice. We ask 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. We 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.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.