

IRA/IRRA[®]/ROTH IRA/SEP/SRA ONE TIME DISTRIBUTION FORM

Use this form to take a withdrawal (distribution) from a Merrill Lynch:

- Individual Retirement Account (IRA)
- IRRA[®] (rollover IRA)
- Roth IRA
- Simplified Employee Pension (SEP) plan, or
- SIMPLE Retirement Account (SRA)

Special instructions are provided to help you complete this form.

Your distribution options include having cash and/or securities distributed directly into another of your Merrill Lynch accounts (e.g. a CMA[®] Account) or having a check and/or securities sent to you.

When completed and signed, send the applicable pages to your Merrill Lynch Financial Advisor, your Financial Advisory Center TeamSM, or if applicable, to Merrill Lynch Direct.[®] Note: If you are interested in arranging preauthorized distributions or establishing recurring distributions, please ask your Merrill Lynch Financial Advisor or Financial Advisory Center TeamSM about this option or, for Merrill Lynch Direct clients, visit www.mldirect.ml.com.

Important: Please make funds available prior to requesting a cash distribution.

INSTRUCTIONS FOR COMPLETING THE IRA/IRRA®/ROTH IRA/SEP/SRA DISTRIBUTION FORM

Part 1: Please provide your name, date of birth, Merrill Lynch account number and phone number.

Part 2: Check one of the following that applies:

- (a) If you are age 59½ or older, unless (c), (d) or (e) applies.
- (b) If you are under age 59½, unless (c), (d) or (e) applies.
- (c) I am requesting a direct rollover to an employer-sponsored retirement plan. You will need to provide Merrill Lynch with the Third-Party Payee instructions for your direct rollover.
- (d) I am removing excess contribution and earnings (or losses).

You are responsible for computing earnings or losses attributable to your excess contribution. The amount of contributions plus attributable earnings (minus attributable losses) indicated in part 2 must equal the amount of your distribution in Part 3.

- (e) I am removing SEP or SRA income-deferral contributions.

You are responsible for computing earnings or losses attributable to your excess contribution.

The amount of contributions plus attributable earnings (minus attributable losses) indicated in Part 2 must equal the amount of your distribution in Part 3.

Use IRS Form 5329 to report any additional taxes attributable to IRAs, other qualified retirement plans, annuities, modified endowment contracts, HSAs and MSAs.

- Part 3:** 1) Part of my account: You may elect to distribute: (a) cash only, (b) securities only, or (c) cash and securities.
 2) My entire account: You are requesting to have your Merrill Lynch retirement account balance distributed in full. Your account will be closed and a fee may be assessed.

Part 4: Please read the Withholding Notice.

Part 5: Please indicate where you would like your distribution sent. The future transaction date must be within 365 days for cash and 30 days for securities from the date the form is signed.

Part 6: Please sign and date the form and return it to your Merrill Lynch Financial Advisor or Financial Advisory Center Team. For Merrill Lynch Direct Clients, visit www.mldirect.ml.com.

If you check Federal Funds Wire Transfer in Part 5(b) or Direct Rollover in Part 5(c), please provide the information below when you return the form.

Wire Transfer Instructions

Please note that Merrill Lynch charges a transaction fee for this service. (Please speak to your Financial Advisor or Financial Advisory Center Team for details.)

Bank name _____

For further credit (if applicable) _____

ABA number _____

Name on account _____

Name _____

Account number _____

For credit to _____

For international transfers only:

Name on account _____

Non-Fed Member/International Bank SWIFT CODE _____

Account Number _____

Merrill Lynch IRA Account Number _____

Direct Rollover Third-Party Payee Instructions to Employer-Sponsored Retirement Plans

Merrill Lynch will accommodate distributions to third-party employer-sponsored retirement plans only in the following instances: (i) direct rollovers to employer-sponsored retirement plans and (ii) removal of excess rollover being returned to employer-sponsored retirement plans.

Make check payable to:

Plan name _____

FBO _____
 Client name _____ OR

Street address _____

Transfer to my Merrill Lynch employer-sponsored retirement plan account number: _____

City _____ State _____ Zip Code _____

I understand that I am responsible for ensuring that this distribution is eligible for rollover. I have checked with the employer-sponsored plan to which the monies are being rolled, and they are willing to accept receipt of these monies.

IRA/IRRA®/ROTH IRA/SEP/SRA DISTRIBUTION FORM

PART 1: Account Owner Information

Your Name (Please Print) _____

Date of Birth: (month/day/year) ____/____/____

Merrill Lynch Retirement Account Number _____

Phone Number: (____) _____

PART 2: Reason for Withdrawal

Check One (See Instructions)

- (a) Normal distribution (if age 59½ or older)
- (b) Early/premature distribution (if under age 59½)
- (c) Direct rollover to an eligible retirement plan
- (d) Distribution of excess contribution for tax year _____

(e) Distribution of SEP/SRA income deferral for tax year _____

If you checked box (d) or (e), please provide contribution and earnings or losses amounts.

Contribution amount \$ _____

Earnings (losses) \$ _____

PART 3: Amount of Distribution

Check One (See Instructions)

1. Part of my account (please check one)
- (a) Cash only \$ _____
- (b) Securities in-kind* only (describe at right)
- (c) Cash \$ _____ AND securities in-kind* (describe at right)
2. My entire account (Your account will be closed and fees may apply.)
- (a) Distribute all available cash AND sell all securities and distribute all cash proceeds as directed in Part 5.
- (b) Distribute all available cash AND all eligible securities in-kind*

Description of Securities: Use descriptions as they appear on your account statement. If you select more securities than the space provides, attach a supplemental list of securities to be distributed in-kind. The securities you've selected will not be sold but will be transferred to your non-retirement account or mailed to you in certificate form, based on your election within Part 5. If you do not indicate a quantity for the securities selected, your distribution may not be processed.

Quantity Security Name or Symbol

Quantity	Security Name or Symbol
_____	_____
_____	_____
_____	_____
_____	_____

*If you selected the distribution of securities in-kind, a fee may apply.

PART 4: Withholding Election

Important: Please read the Withholding Notice below or on the following page before completing this section. Please note that if you do not make a withholding election, federal income tax will be automatically withheld from your distribution at a rate of 10%.

- (a) Do not withhold federal income tax from my distribution. By checking this box, I am also electing not to have state income tax withheld from my withdrawal, unless I check (c) below.
- (b) Withhold federal income tax from my distribution (check one):
- At a rate of 10% At a rate of _____% (must be greater than 10%) At \$ _____ (must be greater than \$1)

Note: State withholding may also be required in certain states when you elect federal income tax withholding.

- (c) Withhold state income tax for the state of _____ from my distribution at the rate indicated on the appropriate state form, which must accompany this distribution form. You may obtain a state withholding form from your Financial Advisor or Financial Advisory Center Team.

PART 5: Distribution Instructions

Check One (See Instructions)

- (a) Distribute to a Merrill Lynch Non-Retirement Acct.

Merrill Lynch Non-Retirement Account # _____

- (b) Federal Funds Wire Transfer (Please complete the Wire Transfer instructions on the previous page. Please note that Merrill Lynch charges a transaction fee for this service.)
- (c) Direct Rollover (Please complete the Direct Rollover instructions on the previous page.)
- (d) Mail check/securities to the mailing address on file.
- (e) Pick up check at Merrill Lynch office.

Wire Call _____
(For office use only)

- (f) Mail check to address noted below:

Check here if this is your new mailing address to be updated on our records.

Address: _____

- (g) Make check payable to alternate payee: By making an election to distribute to a third party, I understand that although the distribution is made payable to an alternate payee, I will be responsible for any taxes that are due as a result of this distribution from my IRA.

Alternate Payee Name: _____

Address: _____

This distribution will be processed by Merrill Lynch upon receipt of this form unless a future transaction date is inserted here ____/____/____.

PART 6: Signature

I have read the terms of the Merrill Lynch retirement plan from which I am taking the Distribution and Withholding Notice, and my instructions comply with those terms. For cash distributions, I understand that I must make arrangements to have sufficient cash and/or money accounts available in my retirement account for this request to be processed. Note: The rules governing distributions can be complex, and you might be subject to taxes based on your distribution. We urge you to consult your tax advisor or attorney for further guidance.

X Signature _____

Date _____

**WITHHOLDING NOTICE
FOR IRA/IRRA®/ROTH IRA/SEP/SRA DISTRIBUTIONS ONLY**

**Withholding Notice for
IRA/IRRA®/ROTH IRA/SEP/SRA
Distributions Only**

Federal income taxes are required to be withheld (subtracted) from your distribution at a flat rate of 10% unless you tell us that you do not want any taxes withheld. State income taxes will be withheld according to the specific requirements of the state in which you reside. You must use this form to instruct us whether you want income taxes withheld from distributions you will receive from your retirement account. Even if you elect to not have federal and state taxes withheld from your distribution, you are liable for payment of federal and state income taxes on the taxable portion of your distribution.

How to choose not to have taxes withheld. If you do not want any federal taxes withheld from your distributions, check box 4(a) (Withholding Election) on the Distribution Form and sign at the bottom. Your selection of 4(a) will also serve as an election not to have state taxes withheld from your distributions. If you do want state taxes withheld, check box 4(c) in Part 4 and indicate your election on the appropriate form, which is available from your Financial Advisor or Financial Advisory Center Team.

If you do not check box 4(a), we will assume you choose to have federal and, if applicable, state income taxes withheld from all distributions.

Changing your choice. You can change your withholding election at any time and as often as you wish by completing the appropriate federal and state tax withholding forms, which can be obtained from your Financial Advisor or Financial Advisory Center Team.

Estimated Taxes. Under Internal Revenue Service Rules, if you choose not to have federal income taxes withheld, or if the amount withheld from your distribution is not sufficient, you may be responsible for paying estimated taxes each quarter. When your actual taxes for a year are determined, you could incur IRS penalties if your estimated federal income tax payments were not sufficient. You may incur similar tax penalties under state law.



L-07-05

CMA, IRRA and Merrill Lynch Direct are registered service marks of Merrill Lynch & Co., Inc.

CMA is covered by U.S. patent numbers 4,597,046; 4,774,663; and 5,940,809.

Merrill Lynch Financial Advisory Center is a service mark of Merrill Lynch & Co., Inc.

© 2005 Merrill Lynch, Pierce, Fenner & Smith Incorporated.

Printed in the U.S.A. Member, Securities Investor Protection Corporation (SIPC).

Code 10187 EZ (9/06)