

IRA Distribution Request Form

Use this form to request distributions from your Munder Funds IRA. If you would like to transfer assets to another IRA or qualified plan, please obtain an asset transfer form from your new custodian or trustee (do not use this form). This form may only be used for one account. If you have another Munder Funds IRA from which you wish to take another distribution, you must complete a separate form for that account. For additional information, please contact Shareholder Services at 800.438.5789 or visit our website at munder.com.

PLEASE PRINT IN BLOCK CAPITAL LETTERS

1. PARTICIPANT INFORMATION

Munder Funds Account Number

First Name

Middle Initial

Last Name

Social Security Number (Taxpayer Identification Number)

Date of Birth

Street Address

City

State

Zip Code

Daytime Telephone Number

Complete the following if you are a beneficiary requesting a full liquidation on inherited proceeds.

Beneficiary First Name

Middle Initial

Last Name

Beneficiary Social Security Number (Taxpayer Identification Number)

Beneficiary Date of Birth

Beneficiary Street Address

City

State

Zip Code

Beneficiary Daytime Telephone Number

2. TYPE OF DISTRIBUTION

Choose only one: (See Section 10 for additional information.)

A. For Traditional, Rollover or SEP IRA - Check the box that applies.

- Normal Distribution: You are age 59½ or older.
- Early (Premature) Distribution: You are under age 59½, including distributions due to medical expenses, health insurance premiums, higher education expenses, first time homebuyer expenses, or other reason.
- Substantially equal periodic payments within the meaning of section 72(t) of the Internal Revenue Code.
- Required Minimum Distribution: You have reached the age of 70½. **You must complete Section 5.**
- Death: If you are a beneficiary, contact Shareholder Services regarding additional document requirements.
- Permanent Disability: You certify that you are disabled within the meaning of section 72(m)(7) of the Internal Revenue Code.*
- Transfer Incident due to Divorce or Legal Separation: Contact Shareholder Services regarding additional document requirements.
- Removal of Excess: You must complete **Section 3** (Excess Contribution Election) in its entirety.
- Direct Rollover to a Qualified Plan: You are certifying that the qualified plan custodian will accept the IRA assets issued.
- Qualified Reservist Distribution

2. TYPE OF DISTRIBUTION *(continued)*

Note: For trustee to trustee transfers, please complete the appropriate receiving custodian's trustee to trustee transfer form. This form is not intended to facilitate a Beneficiary/Inherited IRA transfer due to death. For revocations, refer to the IRA Disclosure Statement for instructions and information regarding your revocation rights. All required documentation must be received in good order before the distribution request can be honored. All legal documents must be certified and a Medallion Signature Guarantee may be required. Please see the Additional Information section for an explanation of the Medallion Signature Guarantee.

B. Qualified Distribution Request for Roth IRA - Check the box that applies.

This Roth IRA distribution satisfies the 5-year holding period requirement: Yes (If "No", proceed to Section C)

The distribution is made under the following reason (check one):

- Normal Distribution: You are age 59½ or older.
- Death/Beneficiary Liquidation: If you are a beneficiary, contact Shareholder Services regarding additional document requirements.
- Permanent Disability: You certify that you are disabled within the meaning of section 72(m)(7) of the Internal Revenue Code.*

Note: Those distributions not meeting the 5-year required period and for all other reasons not listed above are considered non-qualified.

*For purposes of section 72(m)(7), an individual shall be considered to be disabled if he is unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or to be of long-continued and indefinite duration.

C. Non-Qualified Distribution Request for Roth IRA - Check the box that applies.

- Normal Distribution (Prior to the 5-Year Holding Requirement): You are age 59½ or older.
- Early (Premature) Distribution: You are under age 59½, including distributions due to medical expenses, health insurance premiums, higher education expenses, first time homebuyer expenses, or other reason.
- Substantially equal periodic payments within the meaning of section 72(t) of the Internal Revenue Code.
- Death/Beneficiary Liquidation: If you are a beneficiary, contact Shareholder Services regarding additional document requirements.
- Permanent Disability: You certify that you are disabled within the meaning of section 72(m)(7) of the Internal Revenue Code.*
- Transfer incident to Divorce or Legal Separation: Contact Shareholder Services regarding additional document requirements.
- Removal of Excess: You must complete *Section 3* (Excess Contribution Election) in its entirety.
- Direct Rollover to a Qualified Plan: You are certifying that the qualified plan custodian will accept the IRA assets issued.
- Qualified Reservist Distribution

*For purposes of section 72(m)(7), an individual shall be considered to be disabled if he is unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or to be of long-continued and indefinite duration.

Note: For trustee to trustee transfers, please complete the appropriate receiving custodian's trustee to trustee transfer form. For revocations, refer to the IRA Disclosure Statement for instructions and information regarding your revocation rights. All required documentation must be received in good order before the distribution request can be honored. All legal documents must be certified and a Medallion Signature Guarantee may be required. Please see the Additional Information section for an explanation of the Medallion Signature Guarantee.

3. EXCESS CONTRIBUTION ELECTION

Amount of excess: \$ Tax year for which excess contribution was made: Date Deposited: _____

Earnings will be removed with the excess contribution if corrected before your federal income tax-return due date (including extensions), pursuant to Internal Revenue Code Section 408(d)(4) and Internal Revenue Service ("IRS") Publication 590. You may be subject to an IRS penalty of 6% for each year the excess remains in the account. In addition, the IRS may impose a 10% early distribution penalty on the earnings, if you are under age 59½. You will receive IRS Form 1099-R for the year in which the excess distribution takes place (not for the year in which the excess contribution was made). Consult IRS Publication 590 for more information pertaining to excess contributions. If you are subject to a federal penalty tax due to an excess contribution, you must file IRS Form 5329.

For the purpose of the excess contribution, we will calculate the net income attributable ("NIA") to the contribution using the method provided in the IRS Final Regulations for Earnings Calculation for Returned or Recharacterized Contributions. This method calculates the NIA based on the actual earnings and losses of the IRA during the time it held the excess contribution. Please note that a negative NIA is permitted and, if applicable, will be deducted from the amount of the excess contribution.

A. The excess is being corrected before your federal income tax-filing deadline (including extensions):

- Remove excess plus/minus net income attributable. Distribute according to my instructions in Section 8 (Payment Information).
- Remove excess plus/minus net income attributable. Re-deposit as a *current year* contribution. (Not to exceed annual IRA contribution limit)

B. The excess is being corrected after your federal income tax-filing deadline (including extensions).*

- Remove excess and distribute according to my instructions in Section 8 (Payment Information).
- Remove excess and re-deposit as a *current year* contribution. (Not to exceed annual IRA contribution limit)

*Earnings on the excess contribution will remain in the account. If you are trying to correct an excess of non-deductible contributions after your federal income tax-filing deadline, please see IRS Publication 590 or consult a tax advisor for additional information.

C. Redesignating an excess contribution to a later tax year. Please consult a tax advisor to review your specific situation and to determine your best course of action. If you should decide to carry over the excess contribution to a later year, DO NOT return this form to us.

4. DISTRIBUTION INSTRUCTIONS (for non-RMD)

Choose only one:

 Lump Sum Distribution (To close account.) One-time Partial Distribution in the amount of: \$ Systematic Withdrawal Payments in amounts of: \$ Frequency: Monthly Quarterly AnnuallyBeginning on / /
Month Day Year Distribution of Dividends and Capital Gains (Only for participant over age 59½.) Substantially Equal Periodic Payments (Section 72(t) of the Internal Revenue Code) in the amount of: \$ **OR** Calculate under RMD method using: Uniform Lifetime Single Life Joint and Last Survivor Beneficiary's Date of Birth / / Frequency: Monthly Quarterly Annually**5. REQUIRED MINIMUM DISTRIBUTIONS (attained age 70½)**

The IRS requires you to begin taking distributions from your Traditional IRA, Rollover IRA, SEP IRA, or SIMPLE IRA once you have reached the age of 70½. These "Required Minimum Distributions", or "RMD", must begin by April 1st of the year following the year in which you turn 70½. Failure to withdraw your RMD amount by the applicable deadline could result in a 50% penalty tax. Please note: There is no RMD on Roth IRAs. **Before you make any decision regarding your RMD, we urge you to consult your financial advisor or tax advisor.**

A: The required minimum distribution (RMD) amount is determined by Internal Revenue Service (IRS) regulations. These regulations are explained in IRS Publication 590, Individual Retirement Arrangements (IRAs), which incorporate updated Life Expectancy Tables. Each RMD will be calculated based on the **Uniform Lifetime Table**, unless the following exception applies to you and you have indicated so by checking the box below. Please select either option B or C below.

Your sole primary beneficiary is your spouse who is more than 10 years younger than you. You select to calculate the RMD based on the life expectancy from the Joint and Last Survivor Table. Spouse's Date of Birth: / /

B: If you would like the Munder Funds to calculate the amount of your Required Minimum Distributions and establish a systematic withdrawal based on that amount, please complete this section. Once this option has been established on your account, you understand this request is for the tax year indicated and all subsequent years until you notify us to discontinue payments and that you are responsible for ensuring your RMD amounts are satisfied each year.

Calculate and distribute your RMD with the frequency below

To begin immediately **OR** on / / For tax year
[Month/day/year]FREQUENCY: monthly quarterly semiannually annually

C: If you would prefer a fixed dollar amount (instead of having the Munder Funds calculate your RMD), you may select that option here. You understand you are responsible for ensuring your RMD amounts are satisfied each year and are responsible for contacting the custodian to request any adjustments to the fixed amount or additional distributions.

1) One-time Distribution in the amount of: \$ 2) Systematic Withdrawal Payments in amounts of: \$ To begin immediately **OR** on / / For tax year
[Month/day/year]FREQUENCY: monthly quarterly semiannually annually

NOTE: If a frequency is not selected, your RMD will be distributed annually. RMD's are not eligible for rollover.

6. FUND ACCOUNT INFORMATION

For Partial Distributions and Systematic Withdrawals, please also indicate the Fund(s) from which you would like to take distributions.

Fund Name	Class	%	OR	Dollar Amount
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		<input type="text"/>
Fund Name	Class	%	OR	Dollar Amount
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		<input type="text"/>
Fund Name	Class	%	OR	Dollar Amount
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		<input type="text"/>
Fund Name	Class	%	OR	Dollar Amount
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		<input type="text"/>

7. TAX WITHHOLDING ELECTION

Federal income tax will be withheld at the rate of 10% from any distribution, subject to the IRS withholding rules, unless you elect or have previously elected out of withholding. Tax will be withheld on the gross amount of the payment even though you may be receiving amounts that are not subject to withholding because they are excluded from gross income. This withholding procedure may result in excess withholding on the payments. If you elect to have no federal taxes withheld from your distribution, or if you do not have enough federal income tax withheld from your distribution, 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. If you are completing this form, your below election will remain in effect until such time as you make a different election in writing to the IRA custodian.

If you do not select a box below, you will be deemed to elect 10% tax withholding.

- I elect NOT to have federal income tax withholding.
- Withhold federal income tax of 10% from distributions. If you want to elect a greater %, enter it here:

8. PAYMENT INFORMATION

Choose only one:

- By check to address of record.
- Make purchase with proceeds to my existing non-retirement Munder Funds account:

Fund Name	Class	Account Number
<input type="text"/>	<input type="checkbox"/>	<input type="text"/>

- Make purchase with proceeds to a new non-retirement Munder Funds account in my name. (Attach a completed Account Application.)
- By check to a third party address (Signature Guarantee required; See Section 9.):

Name

Street Address

City State Zip Code

- Wire proceeds to my bank account. (Signature Guarantee required; See Section 9.) Attach a voided check below.
- Send my Systematic Withdrawal Payments or Dividend/Capital Gain distributions by EFT to my bank. Attach a voided check below.

**PLEASE TAPE A VOIDED CHECK HERE SO THAT
WE MAY OBTAIN YOUR BANK ACCOUNT INFORMATION**

(PLEASE DO NOT STAPLE)

9. AUTHORIZATION

To be signed by IRA participant (or Beneficiary or Executor for death benefits only):

By signing below, you certify that you are authorized to make the elections and that all information provided is true, complete and accurate. You further certify that no tax or legal advice has been given to you by The Munder Funds®, the IRA custodian or any agent of either of them, and that all decisions regarding the elections made on this form are your own. The IRA custodian is hereby authorized and directed to distribute funds from the specified IRA in the manner requested. The IRA custodian may conclusively rely on this certification and authorization without further investigation or inquiry. You expressly assume responsibility for any adverse consequences that may arise from the election(s) and agree that the IRA custodian, The Munder Funds, and their agents shall in no way be responsible, and shall be indemnified and held harmless, for any tax, legal or other consequences of the election(s) made on this form.

Signature

Date

Medallion Signature Guarantee:

Your signature must be **medallion guaranteed** if:

- The proceeds are greater than \$50,000.
- The proceeds are mailed or wired to an address other than the address(es) of record on the account.
- The proceeds are transferred to another Munder Funds account with a different registration.
- The address of record has changed in the last 30 days. (See Section 10.)

10. ADDITIONAL INFORMATION

Please mail completed form to:

Direct Mail
Munder Funds
P.O. Box 9701
Providence, RI 02940

Overnight Delivery
Munder Funds
4400 Computer Drive
Westborough, MA 01581

Medallion Signature Guarantee Stamp and Signature (If required by your current custodian or transfer agent):

An eligible guarantor is a domestic bank or trust company, securities broker/dealer, clearing agency or savings association that participates in a medallion program recognized by the Securities Transfer Agents Association. The three recognized medallion programs are the Securities Transfer Agents Medallion Program (known as STAMP) Stock Exchanges Medallion Program (SEMP), and the Medallion Signature Program (MSP). A notarization from a notary public is NOT an acceptable substitute for a signature guarantee.