

Use this form to request a distribution from your IRA/Roth IRA Account

If you have any questions about completing this Form, please call Neuberger Berman Shareholder Services at 800.877.9700, Monday-Friday, from 9AM to 5PM Eastern Time.

Please return this Form to:

Regular Mail

Neuberger Berman Funds
PO Box 219189
Kansas City, MO 64121-9189

Overnight Mail

Neuberger Berman Funds
801 Pennsylvania Ave, Suite 219189
Kansas City, MO 64105-1307

Email

nbfundsCS@sscinc.com

1 ACCOUNT REGISTRATION Please type or print clearly in ink

Name		
Account Number (omit lead zeros)		
Address		
City	State	Zip Code
Date of Birth*		
Day time Telephone Number (Required)		

*Distributions will NOT be processed without this information.

Type of Account:

- IRA
- Roth IRA
- SEP-IRA
- SIMPLE Retirement Plan

2 METHOD OF DISTRIBUTION

Please indicate the reason for the distribution. If no reason is provided, **the distribution will not be processed.**

Normal Distribution. Age 59½ or older.

Premature Distribution. Under age 59½ other than disability or substantially equal periodic payments.

Disability. Under age 59½.

Death Distribution. **For Inherited IRAs/Roth IRAs only.**

Rollover to Employer-Sponsored Retirement Plan (Signature Medallion Guarantee required).

Recharacterization or Removal of Excess **If selected, please complete Section 3**

Distribution to a charity (Signature Medallion Guarantee required)

3 REMOVAL OF EXCESS OR RECHARACTERIZATION

This section only applies if you selected "Recharacterization or Removal of Excess" in Section 2.

REMOVAL OF EXCESS

Please note that any earnings, if applicable, will be removed.

Excess Amount	Tax Year of Contribution
\$	
\$	

Please remove the excess and redesignate as a (year) contribution within this same IRA Account.

Please remove the excess and deposit into Neuberger Berman account # .

Please remove the excess and send the full amount as per instructions in Section 6.

RECHARACTERIZATIONS

I would like to recharacterize a contribution.

Date of Contribution	For Tax Year	Amount

Please recharacterize into IRA account number .

4 DISTRIBUTION INSTRUCTIONS

This section is to designate which fund(s) and amounts the requested distribution will be processed from.

Total Distribution. Please liquidate my entire account.

Partial Distribution. Please distribute \$.

Fund	\$ Amount/ % or	# of shares

5 METHOD OF PAYMENT

Please indicate how you wish to receive your distribution.

By check to my address of record.

By check to a different address or Payee. **Medallion Signature Guarantee Required.**

Alternate Payee		
Address		
City	State	Zip Code
Check Memo (if required)		

ACH to my bank. (Note: A **Medallion Signature Guarantee is Required** if you have not previously provided us with bank information. Please attach a voided check or a deposit ticket to this Form. For a savings account, please attach a letter on your financial institution's letterhead with the information.

Wire* (\$8.00 Fee)

Fee to be taken from account balance

Fee to be taken from proceeds

Bank Instructions

Complete if you elected ACH or Wire above

Type of Account:

Checking

Savings

Bank Name
Name(s) on Bank Account
Bank ABA Number (9 Digit Routing Number)
Account Number

Direct Rollover to an Employer-Sponsored Retirement Plan. **Medallion Signature Guarantee Required.**

Plan Name		
c/o Plan Administrator or Trustee Name		
Address		
City	State	Zip Code

6 NOTICE OF FEDERAL AND STATE WITHHOLDING ON DISTRIBUTION

Federal Income Tax

Your withholding rate is determined by the payment you will receive. For nonperiodic payments, the default withholding rate is 10%. If you would like to elect an amount other than 10%, a copy of the attached IRS Form W-4R must be submitted with this request form. Generally, you can not choose less than 10% for payments to be delivered outside the United States and its possessions.

Please select one:

☐ Withhold 10%

☐ Withhold _____ % (Select a percentage between 0% and 100%) from this distribution. If you elect this option, please review and complete the information on the attached Form W-4R and return with this request form.

If you fail to make an election on the Form W-4R, the IRA custodian is required to withhold the default rate of 10%.

A W-4R Form may also be found online at irs.gov/pub/irs-pdf/fw4r.pdf

State Income Tax

If you reside in a state that requires withholding, the IRA custodian is required to withhold state income taxes from your distribution regardless of your election. The following states require state income tax withholding from IRA distributions:

AR, CA, CT*, DE, DC, IA, KS, ME, MD, MA, MI*, MN*, MS, NE, NC, OK, OR, VT and VA

*Note: For CT and MI, state withholding is mandatory regardless whether federal applies unless a CT-W4P or MI-W-4P is submitted to waive state withholding. For MN, state withholding is mandatory unless a W-4MNP is submitted.

Please consult your tax or financial advisor for the state income tax withholding requirements for your specific situation. Income and filing status may affect the required withholding.

If state withholding applies, it will be calculated based on your state's applicable minimum withholding requirements. Select one.

☐ Withhold _____ %

☐ Withhold \$ _____

☐ Do Not Withhold State Income Tax unless required

7 SIGNATURE

Please read the following carefully. Sign and date where indicated.

I hereby authorize and request the IRA/Roth IRA Custodian, UMB Bank, n.a. to make the above distribution. If I am under age 59½ and have indicated that I am taking Substantially Equal Periodic Payments, I accept full responsibility for complying with the IRS requirements under §72(t)(2)(A)(iv) of the Internal Revenue Code (the Code) as amended. If I am age 73 or older, I accept full responsibility for withdrawing the minimum distribution required by §408(d)(6) and §401(a)(9) of the Code. I hereby certify that the number shown on this form is my correct Social Security or Taxpayer Identification Number.

Signature

Date

8 SIGNATURE GUARANTEE

STAMP 2000/MEDALLION SIGNATURE GUARANTEE (if necessary)

If your distribution requires a medallion signature guarantee, you may obtain a medallion signature guarantee from most banks, stockbrokers and dealers, credit unions and other financial institutions. Please ensure that you obtain the stamp with a sufficient surety limit.

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 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% 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;
- 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-” 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 \$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” on line 2.

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" 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.