

IRA Distribution Form

CALIFORNIA INVESTMENT TRUST

ACCOUNT HOLDER INFORMATION

(Form must be completely filled out to avoid delay in processing)

_____		_____	
Full Name		Social Security Number	

Street Address (no P.O. Box)			
_____		_____	_____
City		State	Zip Code
()	/ /		
Daytime Phone		Birthdate	Email
_____		_____	
Fund Name		Account Number	

44 Montgomery Street Suite 2100
San Francisco, CA 94104-4708

(800) 225-8778
(415) 421-2019 Fax

www.caltrust.com

I request distribution from my Retirement Account as indicated above. I understand that it is my responsibility to determine that amounts distributed from my account shall be made in compliance with all Internal Revenue Service (IRS) regulations, including required minimum distribution rules and the internal death benefit rule, as applicable.

TYPE OF DISTRIBUTION

- Lump Sum (One Time)
- Periodic Distribution Start Date: ____/____/____ Monthly Quarterly Semi-Annual Annual
MM/DD/YY

WITHDRAWAL AMOUNT

- Gross Amount \$ _____
- Required Minimum Distribution
(Custodian will automatically distribute RMD until instructed to stop.)

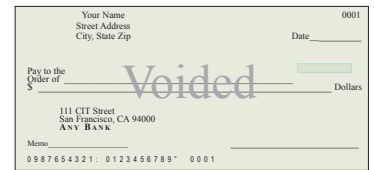
REASON FOR WITHDRAWAL

- | | | |
|---|---|--|
| <input type="checkbox"/> Normal (over 59 1/2) | <input type="checkbox"/> Divorce * | <input type="checkbox"/> Refund of Excess Contribution * |
| <input type="checkbox"/> Premature | <input type="checkbox"/> Medical Expenses * | Tax Year _____ |
| <input type="checkbox"/> Death Benefit * | <input type="checkbox"/> Higher Education Expenses * | Amount \$ _____ |
| <input type="checkbox"/> Disability * | <input type="checkbox"/> First Time Home Purchase *
(not exceeding lifetime of \$10,000) | |

* Additional Paperwork Required (see back page for explanation and additional paperwork required)

METHOD OF DISTRIBUTION

- Automated Check mailed to Address of Record
- Credit to Non-IRA California Investment Trust Account
Account No: _____
- ACH Transfer - Please attach a voided check and you must have your signature at the bottom of this form medallion signature guaranteed by a bank or brokerage firm.



FEDERAL INCOME TAX WITHHOLDING

(If no box is checked 10% will be automatically withheld)

- Do Not Withhold Federal Income Tax \$ _____ To Be Withheld
- 10% Standard Withholding _____ % To Be Withheld

I certify that all information in this Distribution Request is accurate, and agree to hold ALPS Fund Services, Inc. harmless for any actions taken as a result of information I have provided. I understand that I am responsible for any tax consequences which may result from the election I have made. I have been advised to consult my tax advisor regarding any questions about this Distribution Request.

Signature

Date

TYPE OF DISTRIBUTION

EARLY (PREMATURE - SUBJECT TO PENALTY TAX)

Before the age of 59 1/2. Account holder understands that they may be responsible for paying a 10% premature withdrawal penalty (25% from a SIMPLE IRA if within 2 years of initial SIMPLE participation) in addition to normal income tax for early withdrawal. Converted Roth: Distribution within 5 years from conversion date may be subject to 10% premature withdrawal penalty.

EARLY (PREMATURE - NOT SUBJECT TO PENALTY TAX BEFORE AGE 59 1/2)

- Where medical expenses are in excess of 7.5% of adjusted gross income.
- Used for health insurance premiums and you received unemployment compensation for at least 12 weeks.

DISABILITY

Permanent or long-term disability only. Be sure to attach a current physician's statement of your disability.

DEATH

Please attach a copy of the Participant's death certificate. Other forms may be required. Please contact a customer service representative for more information.

EXCESS

Withdrawing excess contributions made during a specific calendar year. Account holder understands that they are responsible for any tax filing requirements because they have overcontributed to their account.

DIVORCE

When selecting this option Account holder represents that the distribution is payment to a former spouse incident to a decree of divorce. Be sure to attach a certified copy of divorce decree.

REGULAR DISTRIBUTION

Account holder has reached age 59 1/2. Roth or Conversion Roth: Distributions within 5 years may be subject to 10% premature withdrawal penalty.

REQUIRED MINIMUM DISTRIBUTION

Account holder has reached age 70 1/2 and is required to begin receiving minimum distributions. Does not apply to Roth and Roth Conversion IRA's.