

Use this form to setup your Required Minimum Distribution “RMD”, 72(T) distribution, or systematic withdrawal on a Traditional, Roth, Rollover, SEP- or SIMPLE IRA at BlackRock.

- ▶ For one-time distributions from an IRA, please use our IRA Distribution Request Form
- ▶ Consult your financial professional or tax professional with any questions about the taxability of IRA withdrawals
- ▶ For Inherited IRAs use our Inherited IRA Distribution Request Form.

Mail this application, along with any other required documents, to:

Regular mail
BlackRock Funds
P.O. Box 534429
Pittsburgh, PA
15253-4429
Fax: 844-569-5573

Overnight mail
BlackRock Funds
Attention: 534429
500 Ross Street 154-0520
Pittsburgh, PA 15262



Questions? Call us at **1-800-441-7762**, Monday through Friday between 8:00 AM and 6:00 PM ET or visit us online at www.blackrock.com.

1. Current Account Information

First, please tell us about the account(s) that you wish to request the redemption from:

Full name of primary account owner

Contact telephone number

Social Security Number

BlackRock account number(s)

Reference number (if applicable)

2a. Distribution Election

Required Minimum Distributions “RMD” (Complete Section 2b, 3, 4 & 5, then sign in Section 6)

Note: Failure to withdraw your RMD amount by the applicable deadline could result in a 25% penalty tax. The penalty tax would be assessed on the difference between the amount that you were required to take and the amount that was distributed, if any. Additionally, the 25% penalty tax may be reduced to 10% if the past due amount is distributed within a 2-year correction window beginning on the date the distribution was originally due. Before making any decision regarding your RMD, we urge you to consult your tax advisor or tax attorney.

- Required Minimum Distributions (“RMD”) – IRA Owner will reach, or is past age 73 by the end of the year.
- My sole primary beneficiary (**indicated below**) is my spouse who is more than 10 years younger than I am. I elect to calculate the RMD based on the life expectancy from the Joint and Last Survivor Table. The RMD amount is determined by Internal Revenue Service (IRS) regulations. These regulations are explained in IRS Publication 590-B, Individual Retirement Arrangements (IRAs), which includes 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 above.

Full name of Primary Beneficiary (Spouse)

Date of birth (mm/dd/yy)

%

Other Distributions (Complete Section 2c, 3, 4 & 5, then sign in Section 6)

- Dividend and or Capital Gains** distributions to be paid in cash
- Systematic Distribution** that is not RMD, 72(t), or 72(m)
- Substantially equal periodic payments** within the meaning of section **72(t)** of the Internal Revenue Code.
- Permanent Disability** – You certify that you are disabled within the meaning of 72(m)(7) of the Internal Revenue Code (An individual shall be considered disabled if he/she 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)

2b. Required Minimum Distributions (“RMD”)

Reminder: RMD distribution age is 73.

Please tell us how you would like to distribute your RMD payments:

Please begin my RMD on _____ OR Please start Immediately For tax year: _____
Date (mm/dd/yyyy)

A) If you would like us to calculate the amount of your Required Minimum Distributions, and establish a systematic withdrawal based on that amount, we will need several pieces of information. Once this option has been established on your account, we will automatically re-calculate the RMD each subsequent year.

Calculate and distribute my RMD with the frequency and allocation in **Section 3.**

B) If you would prefer a fixed dollar amount or a percentage (instead of having BlackRock calculate your RMD), please complete below. Please be sure that the amount you request is enough to meet your RMD for the year. NOTE: We will NOT re-calculate your RMD each subsequent year.

Redeem this fixed dollar amount \$ _____ with the frequency and allocation in **Section 3.**

Redeem this fixed percentage amount % _____ with the frequency and allocation in **Section 3.**

2c. Other Distribution Types

Please check the appropriate box or box(es) and complete any required field(s), then proceed to Section 3.

Send my dividends and/or capital gains to me via cash: Dividends Capital Gains

Systematic Distributions (**NOT including “RMD”**) in the amount of \$ _____ to begin on _____.
Date (mm/dd/yyyy)

72(t) (Substantially Equal Periodic Payments) Distributions in the amount of \$ _____ OR calculated under the RMD method using to begin on _____.
Date (mm/dd/yyyy)

Uniform Lifetime Table Single Life Table Joint and Last Survivor Table

72(m)(7) Distributions in the amount of \$ _____ to begin on _____.
Date (mm/dd/yyyy)

3. Distribution Allocation and Frequency

Please tell us how you would like to allocate your distribution and the frequency you would like it to run.

Monthly Twice per month, on the ____ and ____ Quarterly Semi-Annually Annually

Please distribute evenly across all funds.

Fund Name	Share Class				Distribution Amount	
	A	C	K	Inst		
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	or _____ %
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	or _____ %
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	or _____ %
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	or _____ %
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	or _____ %

Total Amount of withdrawal: \$ _____ = 100 %
(Must include an estimated amount)

4. Fees, Sales Charges, and Tax Withholding Election (REQUIRED)

▶ Federal Tax Withholding

- A. **Federal Withholding:** Federal income tax will be withheld at the rate of 10% from any distribution, subject to the IRS withholding rules, unless you elect a different option below. 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. You understand that your below election will remain in effect until such time as you make a different election with the Custodian.

- I elect **NOT** to withhold federal income tax* I elect federal income tax withholding of _____% (must be a whole percent between 1% and 100%).*

See the attached Form W-4R Withholding Certificate for Nonperiodic Payments which has the Marginal Rate Tables and "Suggestion for determining withholding" instructions. You may use these tables and instructions to help you select the appropriate withholding rate.

*Generally, you can't elect less than 10% federal income tax withholding for payments to be delivered outside the United States and its possessions.

▶ State Withholding

State income tax withholding requirements are determined by the state of your residence, if any. States with mandatory withholding may require state income tax to be withheld if withholding is taken for federal taxes or may mandate a fixed amount regardless of your federal tax election. Voluntary states allow you to determine if you would like state taxes withheld. Certain states are non-participatory and do not require income tax on retirement payments. 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 Custodian.

For Mandatory States Only:

- I elect to take _____% **in addition** to the Mandatory Withholding

For Voluntary States Only:

- Withholding \$_____or _____% state income tax

- I elect **NOT** to withhold state income Tax

Please indicate if you would like the proceeds of the redemption to be gross or net of fees, sales charges or withholding:

- Gross

- Net

Any fees, sales charges, etc. would be taken out of the *amount* requested (this lowers the amount you receive)

Any fees, sales charges, etc. would be taken from the remainder of the *fund* – (the amount you request is the amount you receive) . Not applicable to 72t distributions.

Please Note: If you do not make any indication, we will default to "Gross"

5. Delivery Instructions

Complete the section below to tell us where to send your distributions to.

- Send the distribution via check to my mailing address of record.

- Send proceeds to my bank account by:

- ACH** (No Fee. Arrives within 48-72 hours.)

- Wire** (\$7.50 per fund. Received next business day.)

- I am completing the section on the **next page** to add new bank instructions **not** on file.

Please Note: New bank instructions will go through a 10-business day pre-note period. If you are planning on redeeming within the pre-note period, a Medallion Signature Guarantee stamp on your signature in section 6 will be required to process this form

In addition to completing the section below please **attach a bank statement, voided check, or savings deposit slip (showing the bank account number & registration)**. Your bank may have a different ABA # for wires, and maybe charged an additional fee to receive the wire. Set up same as other bank info sections

Name of Bank

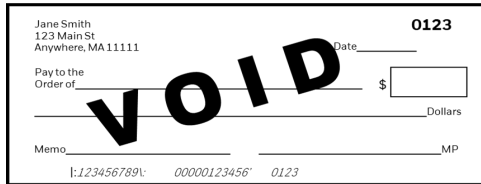
ABA routing number (9 digits)

Full name of bank account owner

Account number at your bank

Full name of joint bank account owner

Checking Savings



6. Signature and Authorization

Under penalties of perjury, I hereby attest that the above and the following facts are true and correct.

I acknowledge that:

- ▶ I am authorized to make these elections and that all information provided is true and accurate.
- ▶ That no tax or legal advice has been given to me by the Custodian (BNY Mellon Asset Servicing, Inc.), the Fund, or any agent of either of them, and that all decisions regarding the elections made on this form are my own.
- ▶ The Custodian is authorized to distribute funds from my account in the manner requested. The Fund may conclusively rely on this certification and authorization without further investigation or inquiry.
- ▶ I assume responsibility for any adverse consequences that may arise from the election(s) and agree that the Fund 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 of IRA owner, trustee, power of attorney etc.

Title / Capacity (if any)

Date(mm/dd/yyyy)



For Notary Public:

State of _____ County of _____

On this _____ day of _____, 20____, before me, the undersigned Notary Public, _____, personally appeared and proved through satisfactory evidence of Identification to be the person whose name is signed above and acknowledged by:

Signature of Notary Public

Not FDIC Insured | May Lose Value | No Bank Guarantee

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Lit. No. IRA-SYSDIST-0124

Substitute W-4R 2024 - Withholding Certificate for Nonperiodic Payments – For use with IRAs ONLY

Where instructed to provide your withholding election on “line 2” use the space provided on the attached form under “Federal Income Withholding Election.”

2024 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 below 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%
14,600	10%	29,200	10%	21,900	10%
26,200	12%	52,400	12%	38,450	12%
61,750	22%	123,500	22%	85,000	22%
115,125	24%	230,250	24%	122,400	24%
206,550	32%	413,100	32%	213,850	32%
258,325	35%	516,650	35%	265,600	35%
623,950*	37%	760,400	37%	631,250	37%

*If married filing separately, use \$380,200 instead for this 37% rate.

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 from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See below for the rules and options that are available for each type of payment.

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.

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 2024, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

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 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 above 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 \$62,000 without the payment. Step 1: Because your total income without the payment, \$62,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$82,000, is greater than \$61,750 but less than \$115,125, 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 \$43,700 without the payment. Step 1: Because your total income without the payment, \$43,700, is greater than \$26,200 but less than \$61,750, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$63,700 is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. The two rates differ. \$18,050 of the \$20,000 payment is in the lower bracket (\$61,750 less your total income of \$43,700 without the payment), and \$1,950 is in the higher bracket (\$20,000 less the \$18,050 that is in the lower bracket). Multiply \$18,050 by 12% to get \$2,166. Multiply \$1,950 by 22% to get \$429. The sum of these two amounts is \$2,595. This is the estimated tax on your payment. This amount corresponds to 13% of the \$20,000 payment (\$2,595 divided by \$20,000). Enter “13” on line 2.