



**Guidance**

**for**

**Required Minimum Distribution (“RMD”)**

Required Minimum Distribution (RMD) for SDIRA follows the same guidance of the Traditional IRA. The calculation of distributions is based on the fair market value (FMV) of the stock per share on the date of distribution. Based on that determination the actual distribution in shares is calculated to meet the RMD requirement.

RMD distributions is made in share and cash (if cash account has funds) to meet distribution requirement. Account holder, if seeking cash for the share component must present shares to bank transfer agent to be sold.

IRS Reporting to be provided through Shareholder Accounting System (some manual calculations may be necessary.

*Early withdrawal or selected withdrawal would follow the same procedure.*

(Important: Account holder instructs bank to purchase shares (securities) … bank is not responsible for selling of securities providing cash to account holder. Account holder presents shares to bank transfer agent for selling.)