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<CUSTOMER NAME>  
<CARE OF IF APPLICABLE>  
< STREET ADDRESS>  
<CITY, STATE, ZIP CODE>  
<COUNTRY – IF FOREIGN ADDRESS><ANY ADDITIONAL INFO IF FOREIGN ADDRESS >

Month Day, Year  
Re: <MaskedAcct#>

**IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS**

Dear Retirement Account Owner:

The Internal Revenue Service (IRS) requires that you begin taking annual distributions from your Premiere Select® IRA<sup>1</sup> when you turn age 70 ½. This amount is called a Required Minimum Distribution (RMD). Our records indicate that you will be 70 ½ or older this year. Below is the <YEAR> RMD information for your IRA referenced above; be sure to carefully review this information and its accuracy.

Your 2018 estimated RMD amount\* : <\$amount>

**How we calculate your estimated RMD:**

Your estimate is based on information as of <mm/dd/yyyy>.

- <Prior Year> Year-End Account Balance\*: <\$amount>
- Your Date of Birth: <Date\_of\_Birth>
- IRS LifetimeTable<sup>2</sup> used: <Uniform><Joint>
- IRS Life Expectancy Factor: <Variable>
- Mandatory Withdrawal Date <mm/dd/yyyy>

\* If these values are "0," the Prior Year End Account Balance information is not on file which results in the inability to calculate the RMD for this account. Please note that you are still responsible for determining and meeting your RMD.

U = IRS Uniform Lifetime Table. J = IRS Joint Life Expectancy Table (our records indicate that you have a spouse who is your sole primary beneficiary and at least 10 years younger than you).

Your 2018 Year to Date Distributions<sup>3</sup>: <\$amount>

\*\*\*\*\* <<FOR ACCOUNTS WITH A PERIODIC PLAN ONLY>>

**Your current periodic distribution plan:**

If you have more than one periodic distribution plan for this IRA, the information below only reflects your primary plan and you will need to consult your authorized agent/advisor for information on other plans.

- Calculation Type (T=RMD; D=Fixed Period; F=Fixed Amount): : <Variable>
- Expected Remaining Payments for <YEAR> (through year end): : <Variable>
- Next Payment amount: <\$amount>
- Next Payment Date: <mm/dd/yyyy>

\*\*\*\*\*

**Make taking your RMD distributions even easier:**

An easy way to take your RMD is to sign up for our automatic withdrawal service. We'll calculate your annual RMD amount, make the distributions on a schedule you choose, and send the funds where you want. Please note that distributions can only be processed from your core account investment vehicle ("core account") balance. You must have sufficient funds available in your core account to carry out the appropriate distribution amount. If you have satisfied your RMD requirement for this year, no further action is required. If you want to enroll in automatic withdrawals for the future or if you have any questions about your RMD, Please call your investment representative.

**REQUIRED BEGINNING DATE:** You are required to take your RMD by your Required Beginning Date (referred to as Mandatory Withdrawal Date above), which is generally April 1 of the year following the year in which you turn age 70 ½. If you take your first distribution between January 1 and April 1 of the year following the year in which you turn 70 ½, you will need to take your second distribution by December 31 of the same year. Subsequent RMDs must be completed by December 31 every year thereafter.

**IRS PENALTIES:** If you have satisfied your RMD requirement for this year, no further action is required for this year. If you do not take your RMD by the appropriate date, the IRS may impose a 50% excise penalty tax on the difference between your RMD amount and the amount you withdraw. For example, if your RMD amount is \$10,000 for a given year and you make no withdrawals, you could owe the IRS \$5,000 in penalties.

**MULTIPLE IRAs:** You must calculate your RMD separately for each IRA you own. The RMD may be satisfied from this IRA or any other existing IRAs.

The information provided in this letter is based on information you submitted to your broker/dealer and National Financial Services LLC (NFS). NFS provides clearing and other related services for your Premiere Select IRA.

This letter is provided for informational purposes only. Your individual circumstances may differ. To ensure that your RMD needs are managed properly and if you have any questions on how the RMD was calculated, we encourage you to consult IRS Publication 590-B or contact your investment representative or tax advisor for assistance.

Thank you for maintaining your Premiere Select IRA through your broker/dealer with Fidelity Management Trust Company (FMTC) as custodian.

**National Financial Services LLC, Member NYSE, SIPC**

<sup>1</sup> Premiere Select IRA includes Premiere Select Traditional, Rollover, SEP and SIMPLE IRAs.

<sup>2</sup> The Life Expectancy Table utilized in your RMD calculation is dependent upon your beneficiary designation. If you do not have an accepted beneficiary designation on your account, your beneficiary(ies) is/are determined pursuant to the default terms of the custodial agreement that governs your IRA. If you wish to add or change a beneficiary on your account, please contact your investment representative.

<sup>3</sup> The Distributions Taken to Date amount may include distributions for the prior calendar year if you elected to defer your first RMD (upon turning 70 ½) until April 1 of the current calendar year. Please note: Year to Date Distributions may not include distributions taken from a prior IRA.