



Polish Roman Catholic Union of America

A Legal Reserve Fraternal Benefit Society
984 N. Milwaukee Avenue, Chicago, Illinois 60642-4101
(773) 782-2600 - FAX (773) 278-4595 - (800) 772-8632 - PRCUA.org

Distribution Request

This form is used to request a distribution or stream of income payments from your **PRCUALife** Annuity or Deposit Agreement.

	Complete Sections
Non-Qualified / Deposit Agreement Distributions	1 → 2 → 5 → 7
Qualified IRA Distribution	1 → 3 → 5 → 6 → 7
Qualified RMD Distribution	1 → 4 → 5 → 6 → 7

For additional information, please contact us at **1-800-772-8632** or visit our website at www.prcua.org.
Please mail this completed form to: **Annuity Processing, PRCUALife, 984 N Milwaukee Ave, Chicago, IL 60642-4101**



Periodic distributions are processed within the first seven (7) business days of each month. One-time distributions will be processed within seven (7) business days of receipt of this completed form, and any required supporting documentation, at the PRCUALife Home Office. This form can be used for only one (1) annuity certificate (policy).

1 - CERTIFICATE INFORMATION

INTERNAL OFFICE – PLACE RECEIVED STAMP BELOW

CERTIFICATE (POLICY) NUMBER

ANNUITANT / DEPOSITOR'S FIRST (MI) LAST NAME

STREET ADDRESS / CITY, STATE ZIP CODE

HOME PHONE NUMBER

WORK PHONE NUMBER

SOCIAL SECURITY NUMBER / TIN

DATE OF BIRTH (MONTH/DAY/YEAR)

2 - NON-QUALIFIED / DEPOSIT AGREEMENT DISTRIBUTION

If you would like to transfer funds to another Non-Qualified Annuity or Deposit Agreement, please obtain the correct asset transfer form from your new custodian or trustee and along with all pages of original Certificate (do not use this form).

Distribution Instructions (Choose only one)

Lump Sum Distribution (To close the account, Please return all pages of your original Certificate to complete this request).

Specific Amount: \$ _____ : Net Gross

Interest → For the first distribution, please include interest applied during the following period:

From _____ Through _____
(MONTH/YEAR) (MONTH/YEAR)



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Distribution Frequency (Choose only one)

- Monthly Quarterly Semi-Annually Annually One-Time
- Beginning month and year for the distribution(s): _____

Distribution Tax Withholding Election (Choose only one)

If you do not select one of the elections below, you are deemed to elect 10% tax withholding.

- I elect NOT to have federal income tax withholding. I understand that I am still liable for payment for federal income tax on the amount received. I also understand that I may be subject to federal income tax penalties under the estimated tax payment rules if my payments of the estimated tax and withholding are insufficient.
- Withhold federal income tax rate of _____% from: Full Distributions - OR - Interest
- Withhold federal income tax amount of \$ _____ from: Full Distributions - OR - Interest

3 - QUALIFIED IRA DISTRIBUTION

RMD Request - Complete Section 4

Distribution Type (Choose only one)

- NORMAL:** Annuitant is over age 59½.
- PREMATURE DISTRIBUTION:** The annuitant is under age 59½ and is not utilizing the Substantially Equal Periodic Payment (SEPP) exception. Distribution may be subject to ordinary income tax and a 10% federal early withdrawal penalty.
- DIRECT ROLLOVER:** Move proceeds via a trustee-to-trustee transfer to another IRA or qualified plan. The check will be issued to the new custodian FBO (For the Benefit Of) the annuitant and mailed directly to the receiving institution. Directly roll the proceeds into another IRA or qualified plan with another trustee (funds made payable FBO the annuitant and mailed directly to other trustee).
- EARLY DISTRIBUTION (Section 72(t)):** The annuitant is under age 59½ and electing to receive Substantially Equal Periodic Payments (SEPP). These payments must continue for at least five years or until the annuitant reaches age 59½, whichever period is longer, to avoid the 10% early withdrawal penalty.
- DEATH:** To request your distribution as a beneficiary, please include a certified copy of the annuitant's death certificate and a signed W-9 form.

If you are a surviving spouse, you have the option to treat this IRA as your own. Also, if you are under age 59½, you may need to file IRS Form 5329 with your tax return to avoid an early distribution penalty. Depending on your situation, we may reach out for additional forms.

- DISABILITY:** To qualify for a disability distribution, your condition must prevent you from performing any substantial gainful work. A doctor must certify that the disability is expected to last at least 12 months or result in death, as defined by Section 72(m)(7) of the Internal Revenue Code. Please attach medical certification to your request.
- MEDICAL EXPENSE:** Proceeds must be used to pay medical expenses exceeding 7.5% of Adjusted Gross Income.
- HIGHER EDUCATION EXPENSE:** As defined under Section 529(e)(3) of the Internal Revenue Code.
- FIRST-TIME HOME PURCHASE:** The maximum lifetime distribution for a first-time home purchase is \$10,000.
- EXCESS CONTRIBUTION:** Redeem excess contribution of \$ _____ made for _____ tax year. When you remove or re-designate an excess contribution to your IRA (as required by law), you may have to pay the IRS either an excess contribution or premature distribution penalty tax, or both.



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Distribution Instructions (Choose only one)

- Lump Sum Distribution (To close the account, Please return all pages of your original Certificate to complete this request).
- Specific Amount: \$ _____: Net Gross
- Interest → For the first distribution, please include interest applied during the following period:
From _____ Through _____
(MONTH/YEAR) (MONTH/YEAR)

Distribution Frequency (Choose only one)

- Monthly Quarterly Semi-Annually Annually One-Time
- Beginning month and year for the distribution(s): _____
(MONTH/YEAR)

i You may withdraw up to 10% of your account value annually without penalty. Periodic distributions exceeding this 10% limit may be subject to surrender charges as outlined in your certificate.

Distribution Tax Withholding Election (Choose only one)

The distributions you take from your IRA are subject to federal income tax withholding unless you elect not to have withholding apply. **If you do not select one of the elections below, you are deemed to elect 10% tax withholding.**

- I elect NOT to have federal income tax withholding. I understand that I am still liable for payment for federal income tax on the amount received. I also understand that I may be subject to federal income tax penalties under the estimated tax payment rules if my payments of the estimated tax and withholding are insufficient.
- Withhold federal income tax rate of _____% from distributions. (excludes QCD distribution)
- Withhold federal income tax amount of \$ _____ (excludes QCD distribution)

4 - QUALIFIED RMD DISTRIBUTION

Required minimum distributions (RMDs) are the minimum amounts you must withdraw from your retirement accounts each year. You must start taking withdrawals from your traditional IRA, SEP IRA, SIMPLE IRA, and retirement plan accounts when you reach age 73.

Withdrawals from Roth IRAs and Designated Roth accounts (401(k) or 403(b)) are not required until after the death of the account owner. However, beneficiaries of Roth IRAs and Designated Roth accounts are subject to RMD rules.

The initial RMD can be delayed until April 1 following the year you reached 73. If you choose this delay, you must take two distributions in that same calendar year—the delayed one by April 1 and the current year's RMD by December 31. This often results in a higher tax bracket for that specific year. **You will have to pay the IRS a 50% penalty tax if you fail to take the RMD on time.**

i You are required to receive an RMD from each IRA you have. However, the IRS permits such amounts to be totaled, and the total RMD may be taken from any one or more of your IRAs.



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RMD Waiver Election (Choose only one)

- CURRENT YEAR:** My RMD for _____ (YEAR) will be satisfied by a distribution from another IRA.
- STANDING ELECTION:** Beginning with _____ (YEAR), and until further notice, my RMD will be distributed from another IRA. Until I revoke this election, do not pay my scheduled distributions from this IRA.
- REVOKE PRIOR ELECTION:** Beginning with _____ (YEAR), I revoke my previous election to have my RMD satisfied by a distributed from another IRA.

RMD Calculation (Choose only one)

- Based on Uniform Life Expectancy Table
Annuity Owner's date of birth: _____
(MONTH/YEAR)
- Based on Joint Life and Last Survivor Expectancy Table:
Annuity Owner's date of birth: _____
(MONTH/YEAR)
Is the sole primary beneficiary your spouse? Yes No
Spouse's date of birth (if sole primary beneficiary): _____
(MONTH/YEAR)
- I request a specific amount for my RMD: \$ _____



If you have more than one PRCUALife IRA, or if you have another IRA with a different financial institution, then the life expectancy calculation for the above-referenced account may not satisfy the total IRS minimum distribution requirements for annuitants over 73. Please consult your tax advisor for assistance.

Distribution Frequency (Choose only one)

- Monthly Quarterly Semi-Annually Annually One-Time
- Beginning month and year for the RMD distribution(s): _____
(MONTH/YEAR)
- Process all subsequent years RMD based on the same period and frequency of this RMD.

Distribution Tax Withholding Election (Choose only one)

The distributions you take from your IRA are subject to federal income tax withholding unless you elect not to have withholding apply. **If you do not select one of the elections below, you are deemed to elect 10% tax withholding.**

- I elect NOT to have federal income tax withholding. I understand that I am still liable for payment for federal income tax on the distribution received. I also understand that I may be subject to federal income tax penalties under the estimated tax payment rules if my payments of the estimated tax and withholding are insufficient.
- Withhold federal income tax rate of _____ % from distributions. (excludes QCD distribution)
- Withhold federal income tax amount of \$ _____ (excludes QCD distribution)



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5 - METHOD OF DISBURSEMENT

Choose only one

If you would like to transfer assets to another IRA or qualified plan, please obtain an asset transfer form from your new trustee and along with all pages of original Annuity Certificate (do not use this form).

- By check to the mailing address currently on file for this account.
- By ACH/EFT (Complete Form ACH1)
- By check to a tax-reportable Qualified Charitable Distribution (QCD) (See instructions in Section 6)
- By check to a third-party address (Payable to the owner(s) or FBO the owner(s)):

NAME OF FINANCIAL INSTITUTION / FBO (ACCOUNT NUMBER) / STREET ADDRESS / CITY, STATE, ZIP CODE

- Apply proceeds into my existing **PRCUALife** mortgage account: _____
- Deposit proceeds into my existing **PRCUALife** certificate: _____
- Deposit proceeds into a new **PRCUALife** account (please include a completed Application which is available for download at <https://www.prcua.org/annuity>).

6 - QUALIFIED CHARITABLE DISTRIBUTION (QCD)

About Qualified Charitable Distributions (QCDs)

- ▶ A QCD may be taken from the following IRA types: Traditional IRAs, Rollover IRAs, and inactive SIMPLE IRAs/SEP-IRAs that no longer receive employer contributions. The following account types are NOT eligible for a QCD: employer-sponsored retirement plan accounts or non-qualified annuities.
- ▶ A QCD is a federally non-taxable distribution of funds from your eligible **PRCUALife** IRA to a qualified charity. State tax rules may vary.
- ▶ The qualified charity must be a 501(c)(3) organization and eligible to receive tax-deductible charitable contributions. Private foundations, donor-advised funds, and charitable supporting organizations are not considered qualified charities for QCD purposes.
- ▶ The Account Holder must be age 70½ or older on the date of the distribution.
- ▶ Maximum annual exclusion amount for 2026 QCDs is \$111,000 (indexed annually) per individual. The aggregate amount of deductible IRA contributions you make after you turn 70½ to your IRA will reduce the amount of a QCD that can be excluded from your gross income.
- ▶ The IRS allows for a one-time election of a QCD to a split-interest entity. This one-time lifetime maximum transaction allows a donor to make a QCD of up to \$55,000 to fund one of either a Charitable Remainder Unitrust (CRUT), Charitable Remainder Annuity Trust (CRAT) or Charitable Gift Annuity (CGA). This amount is adjusted annually by the IRS.
- ▶ If you are RMD age, a QCD can count toward satisfying your annual required minimum distribution (RMD) amount to the extent you have not already taken a distribution that satisfies your RMD for that year. To qualify as your annual RMD, the funds must be distributed by your RMD deadline (December 31).

Instructions

- ▶ By completing this form, you are electing to have no federal or state income tax withholding as your tax election for this request.



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- ▶ You must ensure there is sufficient cash available in your account on the requested date(s) of distribution.
- ▶ Consult a tax advisor for specific tax guidance.
- ▶ It is your responsibility to ensure that your IRA distribution(s) comply with applicable laws and IRS rules.
- ▶ The check will be made payable to the charity and list your name as a donor. You are responsible for obtaining a receipt of your donation from the charity.
- ▶ All transactions requested on this form will be reported to the IRS on tax form 1099-R.
- ▶ For a QCD to satisfy an RMD, allow adequate time for processing. Please return this form no later than November 15 to meet a December 31 RMD deadline or February 15 to meet an April 1 RMD deadline for those just turning RMD age. **PRCUALife** does not assume responsibility for making your distribution by the RMD deadlines.

Total Check amount for this distribution to Charity 1: \$ _____

QUALIFIED CHARITY NAME

FBO

ATTENTION

STREET ADDRESS / CITY, STATE ZIP CODE

●-----●
Total Check amount for this distribution to Charity 2: \$ _____

QUALIFIED CHARITY NAME

FBO

ATTENTION

STREET ADDRESS / CITY, STATE ZIP CODE

7 - AUTHORIZATIONS AND SIGNATURES

By signing below, you hereby affirm that the information you have provided is true and correct and that you are aware of all the consequences affecting the distribution requested by this form. This authority is to remain in full force and effect until **PRCUALife** has received written notification from me (or either of us) of its termination in such time and manner as to afford **PRCUALife** a reasonable opportunity to act on it.



SIGNATURE OF OWNER

DATE



SIGNATURE OF OWNER

DATE

Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions

Department of the Treasury
Internal Revenue Service

Give Form W-4R to the payer of your retirement payments.

2024

1a First name and middle initial	Last name	1b Social security number
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Address

City or town, state, and ZIP code

Your withholding rate is determined by the type of payment you will receive.

- For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% on line 2. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories.
- For an eligible rollover distribution, the default withholding rate is 20%. You can choose a rate greater than 20% by entering the rate on line 2. You may not choose a rate less than 20%.

See page 2 for more information.

2 Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the instructions on page 2 and the Marginal Rate Tables below for additional information. Enter the rate as a whole number (no decimals)	2	%
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Sign Here	Your signature (This form is not valid unless you sign it.)	Date
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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 or eligible rollover distribution from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See page 2 for the rules and options that are available for each type of payment. Don't use Form W-4R for periodic payments (payments made in installments at regular

intervals over a period of more than 1 year) from these plans or arrangements. Instead, use Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

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.

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 page 2 for more information on how to use this table.

Single or Married filing separately		Married filing jointly or Qualifying surviving spouse		Head of household	
<i>Total income over—</i>	Tax rate for every dollar more	<i>Total income over—</i>	Tax rate for every dollar more	<i>Total income over—</i>	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 (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 2024, 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;
- Generally, distributions from a pension-linked emergency savings account;
- Eligible distributions to a domestic abuse victim;
- Qualified disaster recovery distributions;
- Qualified birth or adoption 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 \$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.

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.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting*, later, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the instructions for Part II for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships*, earlier.

What is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

a. **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note: ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

b. **Sole proprietor or single-member LLC.** Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or “doing business as” (DBA) name on line 2.

c. **Partnership, LLC that is not a single-member LLC, C corporation, or S corporation.** Enter the entity’s name as shown on the entity’s tax return on line 1 and any business, trade, or DBA name on line 2.

d. **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a “disregarded entity.” See Regulations section 301.7701-2(c)(2)(iii). Enter the owner’s name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner’s name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity’s name on line 2, “Business name/disregarded entity name.” If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

Line 3

Check the appropriate box on line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3.

IF the entity/person on line 1 is a(n) . . .	THEN check the box for . . .
• Corporation	Corporation
• Individual • Sole proprietorship, or • Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.	Individual/sole proprietor or single-member LLC
• LLC treated as a partnership for U.S. federal tax purposes, • LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or • LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes.	Limited liability company and enter the appropriate tax classification. (P= Partnership; C= C corporation; or S= S corporation)
• Partnership	Partnership
• Trust/estate	Trust/estate

Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys’ fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

- 1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2—The United States or any of its agencies or instrumentalities
- 3—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4—A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5—A corporation
- 6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7—A futures commission merchant registered with the Commodity Futures Trading Commission
- 8—A real estate investment trust
- 9—An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10—A common trust fund operated by a bank under section 584(a)
- 11—A financial institution
- 12—A middleman known in the investment community as a nominee or custodian
- 13—A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5 ²
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B—The United States or any of its agencies or instrumentalities

C—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G—A real estate investment trust

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I—A common trust fund as defined in section 584(a)

J—A bank as defined in section 581

K—A broker

L—A trust exempt from tax under section 664 or described in section 4947(a)(1)

M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, write NEW at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at www.SSA.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/Businesses and clicking on Employer Identification Number (EIN) under Starting a Business. Go to www.irs.gov/Forms to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to www.irs.gov/OrderForms to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.

You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.

You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions.

You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor*
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee

For this type of account:	Give name and EIN of:
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships*, earlier.

*Note: The grantor also must provide a Form W-9 to trustee of trust.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes.

Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at spam@uce.gov or report them at www.ftc.gov/complaint. You can contact the FTC at www.ftc.gov/idtheft or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see www.IdentityTheft.gov and Pub. 5027.

Visit www.irs.gov/IdentityTheft to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. 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 possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.



Polish Roman Catholic Union of America

A Legal Reserve Fraternal Benefit Society
984 N. Milwaukee Avenue, Chicago, Illinois 60642-4101
(773) 782-2600 - FAX (773) 278-4595 - (800) 772-8632 - PRCUA.org

ACH (EFT) Authorization

I (we) hereby authorize POLISH ROMAN CATHOLIC UNION OF AMERICA (PRCUA aka PRCUALife) to initiate credit (debit) entries to my (our) account at the U.S. depository financial institution listed in section 2, and to debit (credit) the same to such account. I (we) acknowledge that the origination of ACH (EFT) transactions to my (our) account must comply with the provisions of U.S. law. PRCUA will only allow ACH (EFT) debit (credit) requests from authorized U.S. financial institutions.

This request shall not be construed as modifying any provision of the policy and may be revoked by the PRCUA if any charge is not paid upon presentation. This authorization is to remain in full force and effect until the PRCUA has received thirty (30) days written notification from me (or either of us) of its termination in such time and in such manner as to afford the PRCUA and the financial institution a reasonable opportunity to act on it. ACH (EFT) may also be discontinued by the PRCUA, with a thirty (30) day written notification to me (or either of us). **If an ACH transaction is returned for any reason, PRCUALife may implement a \$40 NSF fee.**

ACCOUNT INFORMATION

Choose only one

- ANNUITY LIFE INSURANCE CERTIFICATE LOAN MORTGAGE LOAN EDUCATIONAL LOAN COMMISSION

FIRST (MI) LAST NAME

CERTIFICATE / LOAN ID / SALES REPRESENTATIVE ID

PHONE NUMBER (DAYTIME)

EMAIL (FOR NOTIFICATION WHEN AN ACH IS PROCESSED)

CONTRIBUTION / PAYMENT AMOUNT (IF APPLICABLE)

INITIAL DATE (M/D/Y)

RECURRING DATE (M/D/Y)*

- CONTRIBUTION / PAYMENT / DISTRIBUTION MODE ONE-TIME ANNUAL SEMI-ANNUAL QUARTERLY Monthly

*Recurring contribution/payment draft dates can only occur between the 1st and 25th of every month

FINANCIAL INSTITUTION INFORMATION

FINANCIAL INSTITUTION NAME / CITY, STATE (REQUIRED)

NAMES ON ACCOUNT

- ACCOUNT TYPE PERSONAL BUSINESS | CHECKING SAVINGS

JOHN A. DOE
1234 Main St
Anytown, IL 60123

1234
12-4985/237
638

Date

Pay to the Order of _____ \$ _____ Dollars

MyBANK
MyBank, N.A. 042
Illinois

For _____

⑆0 ⑆ 234 56 78 ⑆ 98 76 54 3 2 10 ⑆ ⑆ 234

SPECIAL INSTRUCTIONS

Bank Routing #

Bank Account #

(For business accounts, the position of these numbers may be reversed)

BANK ROUTING NUMBER (ALWAYS 9 DIGITS)

BANK ACCOUNT NUMBER

SIGNATURES



SIGNATURE OF OWNER

DATE



SIGNATURE OF JOINT OWNER

DATE

ACH (EFT) Authorization

ACH1 (3/2026)