J.P.Morgan

Qualified Charitable IRA Distribution Request

J.P. Morgan Securities LLC
Member FINRA and SIPC

You can submit this form and any attachments by:

Secure Message
For instructions on how to submit this request by secure message, visit chase.com/brokerageforms.

J.P. Morgan Advisor
Provide it to your advisor for processing.

Mail *(Notary required)*
J.P. Morgan Securities LLC
Attn: Retirement-WM
10 S. Dearborn St.
Chicago, IL 60603

If you have questions, please send us a secure message on chase.com.

Use this form to

- Authorize a one-time qualified charitable distribution (**QCD**), as defined by the Internal Revenue Code (**IRC**), from your J.P. Morgan Securities LLC (**JPMS**) Traditional/SEP individual retirement account (**IRA**), including Beneficiary IRA, payable to a qualified charitable organization.

What you need to know

- Before submitting this form, please make sure that:
  - There are sufficient funds in your account to cover the distribution amount and any fees. Your request will not be processed if there are insufficient funds to cover it.
  - Your legal address is on file because we will apply the tax withholding requirements, if applicable, for the state of residence listed in our records.
- QCDs may be made on or after the date you reach age 70½. They are subject to an individual annual maximum distribution amount ($111,000 per year (as of 2026, indexed), but subject to downward adjustments for taxpayers who make a deductible IRA contribution). Your QCD may count toward your required minimum distribution (**RMD**) when you reach RMD age.
- QCDs cannot be made from "ongoing" SEP IRAs. For this purpose, the IRS has indicated that a SEP IRA is treated as "ongoing" if an employer contribution is made for the plan year ending with or within the IRA owner's taxable year in which the charitable contributions would be made.
- By completing this form, you attest that this distribution is a QCD, and JPMS will report it under the specific IRS code for QCDs. JPMS is not responsible for determining or verifying whether this distribution is a QCD or that the receiving organization is considered a qualified charitable organization under the IRC.
  - Don't use this form if your distribution is for a third-party payee that does not meet the IRC definition of a qualified charitable organization.
  - Don't use this form if your distribution is going to a donor-advised fund.
- Consult your legal or tax professional(s) about the requirements and tax consequences of QCDs.
- Notify the receiving qualified charitable organization that a QCD will be coming from your JPMS IRA, and request a written receipt for your income tax return (Form 1040) filing.
- This form must be notarized if you are submitting it by fax or mail. If you are submitting the form by secure message, notarization is not required.
- You must provide your Social Security number **and** complete the federal tax withholding election so we can process your distribution. Forms without this information will not be processed.
- Refer to IRS Publications 590-B and 505 at irs.gov or consult your legal or tax professional(s) to learn more about IRA distributions, federal income tax withholding, and estimated tax requirements and penalties.
- For best results, complete this form using Adobe Reader. You will need to print a paper copy for your signature. If you are completing this form by hand, a space will be provided for you to write your name and account number on each page when you print the form.

INVESTMENT AND INSURANCE PRODUCTS:
• NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
• NO BANK GUARANTEE • MAY LOSE VALUE

Qualified Charitable IRA Distribution Request

1. Tell Us About Your IRA

Your Name

Both your Social Security number and Account Number are required.

Your Social Security Number

Your Account Number

2. Tell Us About Your Distribution

Qualified Charitable Organization Name

Dollar Amount

3. How Would You Like Your Distribution Delivered?

Fill out only one section (A or B).

Whether the QCD is mailed to the qualified charitable organization, deposited to its account, or delivered in person, *you should obtain a receipt from the organization for your tax records.*

There may be additional fees associated with overnight delivery. *Overnight delivery fees can be found at* chase.com/online-investing-fees.

A. SEND A CHECK

☐ **Optional overnight delivery:** Send this check overnight using the delivery instructions below. Overnight delivery requests will expedite a check's receipt but only after the transaction itself is processed. Note that overnight delivery to a PO Box is unavailable.

○ Send a check, made payable to the qualified charitable organization, to my mailing address of record.

○ Send a check, made payable to the qualified charitable organization, to my alternative address below.

Mailing Address

City | State | ZIP Code

○ Send a check, made payable to the qualified charitable organization, directly to the qualified charitable organization's address below.

Qualified Charitable Organization Mailing Address

City | State | ZIP Code

This form must be notarized *if you request a wire transfer to the qualified charitable organization and you're submitting it by mail. This form does not need to be notarized if submitted by secure message.*

We may call you at the number on file for your account *to confirm the wire before it is processed.*

Make sure you have enough cash available in your IRA to cover the wire fee. *Please refer to the Fee Schedule at* **chase.com/online-investing-fees** *for Wire Transfer fees.*

B. DISTRIBUTE AS A WIRE TRANSFER

○ Send a wire to me or the qualified charitable organization using the wire instructions below.

Receiving Account Information

Bank/Financial Institution Name

Wire Routing Number

Bank/Financial Institution Account Number

Bank/Financial Institution Account Holder Name

Please confirm the Wire Routing Number with your bank/financial institution. A financial institution's wire and checking/savings routing numbers are not always the same.

Intermediary Bank/Financial Institution Details and Special Instructions *(complete if applicable)*

Not all banks and financial institutions can receive wires directly through the Fed Funds wire system. In these situations, wires are normally routed through an intermediary bank or financial institution that then credits an account established for the receiving bank or financial institution. If this applies, complete Section I below. In some cases, the receiving bank or financial institution may need additional information in order to credit those funds to the right party. Typical examples include situations where the account number belongs to another financial firm or pension plan. If this applies, complete Section II below.

I. Intermediary Bank/Financial Institution Details

Intermediary Bank/Financial Institution Name

Intermediary Bank/Financial Institution Account Number

II. Special Instructions

Account Number

Final Recipient Name

Reference Details (optional)

Fed Wire

Instruction Description

4. Tax Withholding Elections

- **U.S. person (U.S. citizen or resident alien) or beneficiary that is a U.S. estate, trust or charity**
  - Distributions from an IRA are subject to federal and, in some cases, state income tax withholding.
  - If applicable, state income tax must be withheld according to the requirements for your state of residence. Any state income tax withheld from a QCD will reduce the amount received by the qualified charitable organization.
  - Several states require withholding from your distribution if you are subject to federal income tax withholding and may require that their specific state withholding form be completed.
  - Consult your tax professional for additional information regarding state income tax withholding.
- **U.S. person residing abroad**
  - If you are a U.S. person residing abroad, you are not permitted to opt out of federal income tax withholding. We will withhold 10% unless a greater amount is elected.
  - Consult your tax professional for additional information regarding state income tax withholding.
- **Nonresident alien or beneficiary that is a foreign estate, trust or charity**
  - If you are a nonresident alien, this form must be accompanied by a properly completed IRS Form W-8BEN.
  - We will generally withhold tax at a rate of 30%.
  - If you are a foreign simple or grantor trust, you must provide Form W-8IMY along with any necessary supporting documentation required by the Form W-8IMY instructions.

The following General Instructions, Marginal Rate Tables and Specific Instructions are provided by the IRS to help you select the appropriate withholding rate for this distribution. You must complete the federal and state income tax election sections that follow these instructions. Note: References to specific pages and line numbers align with IRS Form W-4R found at irs.gov/FormW4R. Contact your tax professional for any questions.

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

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.

2026 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	
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%**
16,100	**10%**	32,200	**10%**	24,150	**10%**
28,500	**12%**	57,000	**12%**	41,850	**12%**
66,500	**22%**	133,000	**22%**	91,600	**22%**
121,800	**24%**	243,600	**24%**	129,850	**24%**
217,875	**32%**	435,750	**32%**	225,900	**32%**
272,325	**35%**	544,650	**35%**	280,350	**35%**
656,700*	**37%**	800,900	**37%**	664,750	**37%**

*If married filing separately, use $400,450 instead for this 37% rate.

For Privacy Act and Paperwork Reduction Act Notice, see page 3. Cat. No. 75085T Form **W-4R** (2026) Created 12/12/25

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 2026, 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;
- Distributions from a pension-linked emergency savings account;
- Eligible distributions to a domestic abuse victim;
- Qualified disaster recovery distributions;
- Qualified birth or adoption distributions;
- Qualified long-term care 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 $70,000 without the payment. Step 1: Because your total income without the payment, $70,000, is greater than $66,500 but less than $121,800, the corresponding rate is 22%. Step 2: Because your total income with the payment, $90,000, is greater than $66,500 but less than $121,800, 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 $60,000 without the payment. Step 1: Because your total income without the payment, $60,000, is greater than $28,500 but less than $66,500, the corresponding rate is 12%. Step 2: Because your total income with the payment, $80,000, is greater than $66,500 but less than $121,800, the

corresponding rate is 22%. The two rates differ. $6,500 of the $20,000 payment is in the lower bracket ($66,500 less your total income of $60,000 without the payment), and $13,500 is in the higher bracket ($20,000 less the $6,500 that is in the lower bracket). Multiply $6,500 by 12% to get $780. Multiply $13,500 by 22% to get $2,970. The sum of these two amounts is $3,750. This is the estimated tax on your payment. This amount corresponds to 19% of the $20,000 payment ($3,750 divided by $20,000). Enter "19" 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.

You must make an election *for both federal and state tax withholding.*

4A. FEDERAL WITHHOLDING ELECTION (DO NOT LEAVE BLANK)

A QCD is generally not subject to federal tax withholding; however, state tax rules on QCDs vary, so consult your tax professional for guidance. There are penalties for not paying enough federal income taxes during the year, either through withholding on distributions or by making estimated tax payments.

You **must** choose one of the following options:

- Elect **no federal income tax withholding** from your distribution by entering **0** in the election box below, **OR**
- Elect **federal income tax withholding** by entering a whole percent from **1 to 100** in the election box below.

The following election box is mandated and provided by the IRS and requires your input. (References to page 2 and Marginal Rate Tables align with IRS Form W-4R, which can be found at irs.gov/FormW4R and is reproduced in Section 4 above.)

Important: DO NOT LEAVE BLANK.

Enter 0 to waive federal tax, or enter a whole percent from 1% to 100% as your federal withholding election. If you would like the default withholding rate, enter either 10% or 20%, as applicable.

If your requested gross distribution amount is not a whole number, the application of your chosen tax withholding rate may result in a fractional penny, which will be rounded up to the nearest whole penny. This may result in a higher effective tax withholding rate (%).

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**	%

4B. STATE WITHHOLDING ELECTION

- Some states require that a minimum amount be withheld from your distribution. This may be a specific percentage of your distribution or federal tax withholding, or a requirement that only a whole dollar amount is withheld. By signing this form, you authorize JPMS to adjust the withholding amount or percent requested to meet those requirements.
- While we believe that the source of the state withholding requirements is reliable, JPMS has not independently verified this information, and its accuracy and completeness cannot be guaranteed.

You **must** choose one of the following options:

○ I elect to have **no** state income tax withheld from my distribution, or I certify that I am not subject to state tax withholding.

○ I elect to have the **following percentage** withheld from my distribution. (percentage)

○ I elect to have the **following dollar amount** withheld from my distribution. (in whole dollars)

5. Authorization

By signing below, you authorize JPMS to make this one-time QCD from your IRA as indicated on this form.

You acknowledge and understand that:

- There may be fees associated with the liquidation of certain investments and/or the distribution.
- You are responsible for ensuring that there are sufficient funds available in your IRA for this distribution.
- This distribution will have important tax consequences, and this distribution and any tax withholding, if applicable, will be reported as a QCD to the IRS on Form 1099-R or Form 1042-S.
- You have made the determination that this distribution is a QCD. JPMS is not responsible for determining or verifying whether this distribution is a QCD or whether the receiving organization is considered a qualified charitable organization under the IRC.
- JPMS does not provide legal or tax advice, and you should consult your legal, accounting or tax professional(s) with any questions.
- You assume full responsibility for the tax consequences of this election and the resulting distribution.
- If wire is selected in Section 3, and subject to the terms of the *Brokerage Account Agreement* governing your IRA, you authorize JPMS to electronically move assets from your JPMS IRA to the bank/financial institution account designated in Section 3. JPMS is not responsible for damages resulting from delays, failures, omissions, or errors relating to such transaction(s). In the rare instance of erroneous credit or debit, you authorize JPMS to reverse such error by crediting/debiting the bank/financial institution account and crediting/debiting the JPMS IRA, as appropriate.
- This authorization remains in effect until JPMS receives written notification of its termination from you (provided to J.P. Morgan Securities LLC, Mail Code: IL1-0291, 10 S. Dearborn St., Chicago, IL 60603), allowing reasonable time for JPMS and the bank/financial institution to act.
- You agree to indemnify and hold JPMS, its successors, affiliates, assigns, officers, directors, agents, and employees (the **Indemnified Parties**) harmless from, and to pay the Indemnified Parties promptly on demand, any and all losses, liabilities, damages, claims, costs, or expenses (including attorneys' fees and expenses) incurred by the Indemnified Parties in connection with their reliance on this distribution request and authorization(s), including in the event that you fail to meet applicable requirements regarding the requested distribution from your IRA. These indemnification provisions are in addition to (and in no way limit or restrict) any rights that any of the Indemnified Parties may have under any other agreement(s) between you and any of the Indemnified Parties or under any federal or state statutes, laws, rules, or regulations. This indemnity shall survive termination of any authorization with respect to transactions entered into during the term of the authorization.

You certify that:

- No legal or tax advice has been given to you by JPMS, and all decisions regarding this election are your own.
- Under penalties of perjury, you are a U.S. person (including a U.S. resident alien), or you have provided a valid Form W-8 if you are not a U.S. person.

X _____ _____

Your Signature (This form is not valid unless you sign it.) Date (month/day/year)

6. Identity Verification

If you are submitting this form by secure message or in person with your advisor, notarization is never required.
If you are submitting this form by mail, notarization is required. Please have a notary public complete the box below.

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF _____)
) SS:
COUNTY OF _____)

Subscribed, sworn to and acknowledged before me by

_____ ,
Name of Document Signer (above)

this _____ day of _____ , _____ .
Day Month Year

X _____
Signature of Notary Public

Place Stamp Here

My commission expires _____