



IRA STATE INCOME TAX WITHHOLDING ELECTION

Go to ally.com to get the appropriate form for Invest IRAs.

Return this form with any attached documentation using one of these methods:

Online

Log in at ally.com and select Email, or log in on our mobile app and select . Attach the form to your message.

Mail

Ally Bank Retirement Services
P.O. Box 13625
Philadelphia, PA 19101-9811

Fax

Subject Line: Retirement Services
Fax Number: 866-699-2969

Expedited Delivery

Ally Bank Retirement Services
1100 Virginia Drive, Suite 150
Fort Washington, PA 19034-3276

Use this form to

Designate how Ally Bank is to apply state income tax withholding to an IRA distribution.

IRA Plan Owner

FIRST NAME	M.I.	LAST NAME / SUFFIX		
RESIDENTIAL STREET ADDRESS (NO PO BOX, BUS., OR MAIL DROP)		CITY	STATE	ZIP
LAST 4 SSN	DATE OF BIRTH			

Income Tax Withholding

STATE INCOME TAX WITHHOLDING ELECTION

Choose an option for state income tax withholding from your IRA distributions:

Don't withhold state income tax.

Note: Not permitted in all states. If your state of residence requires withholding, Ally Bank will withhold the required minimum amount or percentage.

Withhold state income tax at the minimum withholding rate for my state of residence.

Note: If your state of residence doesn't require a minimum amount or percentage for withholding and you don't provide a percentage below, Ally Bank won't withhold state income tax from the distributions. Even if you choose this option, Ally Bank only withholds when your state of residence requires withholding.

Withhold state income tax at a rate of _____ % (specify a whole number).

Note: Your state withholding election will be compared to the withholding requirements of your state of residence. If withholding is required, you may provide a percentage amount equal to or greater than your state's minimum withholding requirements; otherwise Ally Bank will automatically apply your state's applicable minimum withholding requirements. Even if you choose this option, Ally Bank only withholds when your state of residence requires withholding.

SIGNATURE OF IRA PLAN OWNER

DATE

STATE INCOME TAX WITHHOLDING INFORMATION

The information below is to help you understand the state income tax withholding requirements for IRA distributions. While Ally Bank makes every effort to obtain information about state tax laws, Ally Bank can't guarantee the accuracy and timeliness of state withholding information as state tax laws are subject to constant change and interpretation.

We recommend that you talk to a tax professional about your withholding elections and for any information about your state's withholding laws.

Your account's legal/residential address determines which state tax rules apply. You're responsible for paying your federal, state, and local income taxes including penalties for insufficient withholding. Your state of residency may require you to complete an additional state tax withholding form before receiving a distribution.



Income Tax Withholding (continued)

STATE INCOME TAX WITHHOLDING OPTIONS

State of Residence	State Income Tax Withholding Options
MA, ME, OK	If you elect to have federal income tax withheld, Ally Bank is required to withhold state income tax.
CA, IA, NC, OR	If you elect to have federal income tax withheld, Ally Bank is required to withhold state income tax unless you specifically elect not to have state income tax withheld.
CT, MN	Ally Bank is required to withhold state income tax.
DC	Ally Bank is required to withhold state income tax on lump sum distributions. Any distributions less than a lump sum, state withholding is optional.
AR, KS, MI, VT	Ally Bank is required to withhold state income tax unless you specifically elect not to have state income tax withheld.
NE	If you're over age 59½ and you elect to have federal income tax withheld, Ally Bank is required to withhold state income tax.
MS	If you're under age 59½, Ally Bank is required to withhold state income tax.
AK, AL, AZ, CO, DE, FL, GA, HI, ID, IL, IN, KY, LA, MD, MO, MT, NH, ND, NJ, NM, NV, NY, OH, PA, RI, SC, SD, TN, TX, UT, VA, WA, WI, WY, WV	Ally Bank doesn't support state income tax.