



01/25/2019

Jane Doe
7103 South Revere Pkwy
Centennial CO 80112

Required Minimum Distribution (RMD) Notice for Account 123456

Dear Client:

Each year TCA by E*TRADE as IRA custodian is required by the IRS to notify owners of traditional, SEP and SIMPLE IRAs who have attained the age of 70-1/2 that they must take a required minimum distribution (RMD). For the first RMD year, the IRA owner can defer the RMD until April 1st of the following year.

This notice is being provided to you because TCA by E*TRADE's records indicate that you are age 70-1/2 or older. TCA by E*TRADE will report to the IRS that a 2019 RMD is required for your account. Under IRS guidelines, your 2019 RMD for the account listed above (based on the 2018 year-end value of the account) is as follows:

Date of Birth	06/12/1936
12/31/2018 Value	\$53,782.73
RMD Amount	\$1,841.87
RMD to be taken by	12/31/2019
Established Systematic Distribution	Yes

M000911

If your TCA by E*TRADE account balance was zero as of 12/31/2018, or if you have IRAs in addition to the account listed above, please contact your Investment Advisor to ensure that your RMD requirement is satisfied for the current tax year. To take your RMD from your IRA with TCA by E*TRADE, please complete the enclosed IRA withdrawal form and return it to your Investment Advisor. Please note that the form allows you to establish an automatic schedule of payments for the purpose of receiving your minimum distribution if that's what you would prefer.

If you have already established a systematic distribution from your TCA by E*TRADE account, that schedule will remain in effect unless we are instructed otherwise.

If you have any questions, please contact Sample RIA Firm at (800) 555-1212.

Sincerely,

Sharon Brett Director, Advisor Services
TCA by E*TRADE

CC: Sample RIA Firm

E*TRADE Savings Bank and its affiliates ("E*TRADE") do not provide legal, accounting, or tax advice. Always consult your own legal, accounting, and tax advisors.

7103 South Revere Parkway, Centennial, CO 80112

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