

# E\*TRADE<sup>®</sup>

## ADVISOR SERVICES

01/09/2020  
Account XXXXXX

SAMPLE CLIENT  
SAMPLE CLIENT  
23 Sample Lane  
City, ST 01234

### Required minimum distribution (RMD) notice

Dear Client:

Each year E\*TRADE Advisor Services as an IRA custodian is required by the IRS to notify owners of traditional, SEP and SIMPLE IRAs who have attained the age of 70½ that they are required to take an annual 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 E\*TRADE Advisor Services' records indicate that you are age 70½ or older. E\*TRADE Advisor Services will report to the IRS that a 2020 RMD is required for your account. Under IRS guidelines, your 2020 RMD for the account listed above (based on the 2019 year-end value of the account) is as follows:

Date of birth:	09/10/1954
12/31/2019 value:	\$338,871.69
RMD Amount:	\$18,931.38
RMD to be taken by:	12/31/2020
Established systematic distribution:	Yes

If your E\*TRADE Advisor Services account balance was zero as of 12/31/2019, or if you have IRAs in addition to the account listed above, please contact your investment advisor to confirm that your RMD requirement is satisfied for the current tax year.

If you have an enclosed IRA withdrawal form, please complete the form and return it to your investment advisor to take your RMD from your IRA with E\*TRADE Advisor Services. 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 see a "Yes" on the line item above of "Established systematic distribution" you do not need to take action. If you have already established a systematic distribution from your E\*TRADE Advisor Services account, that schedule will remain in effect unless we are instructed otherwise.

If you have questions, please contact INVESTMENT ADVISOR at (800) 786-3309.

Sincerely,



Sharon Brett  
Director, Advisor Services  
E\*TRADE Advisor Services  
CC: INVESTMENT ADVISOR

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