

Use this form to request a **one-time distribution** from your Traditional, Roth, Rollover, or SEP at BlackRock.


- ▶ For Required Minimum Distributions or other systematic withdrawals use our **IRA Systematic Distribution Request Form**.
- ▶ To request a transfer of assets or direct rollover between custodians, use our Transfer of Assets / Direct Rollover Form and talk with your current custodian.
- ▶ For Inherited IRAs or if you are the beneficiary of a deceased IRA owner, use our **Inherited IRA Distribution Request Form**.
- ▶ Redemption requests in excess of \$100,000 for Investor Shares require a Medallion Guarantee Stamp.

Mail this application, along with any other required documents, to:

▶ **Regular mail:**
 BlackRock Funds
 PO Box 534429
 Pittsburgh PA
 15253-4429

▶ **Overnight mail:**
 BlackRock Funds
 Attention: 534429
 500 Ross Street 154-0520
 Pittsburgh, PA 15262

Fax: 844-569-5573

 Questions? Call us at 1-800-441-7762, Monday through Friday between 8:00 AM and 6:00 PM ET or visit us online at www.blackrock.com.

1. Current Account Information

First, please tell us about the account(s) that you wish to request the redemption from:

Full name of IRA owner

Contact telephone number

Social Security Number

BlackRock account number(s)

Reference number (if applicable)

2a. Distribution Election

To help ensure your distribution is processed correctly and is reported to the IRS properly, please complete this section to tell us more about the type of distribution.

Roth IRA Specific Distribution Types:

Qualified Distributions from a Roth IRA:

This Roth IRA distribution satisfies the 5-year holding period requirement - Yes. You are age 59½ or older.

Non-Qualified Distributions from a Roth IRA:

Normal distribution (prior to the 5-year holding requirement) - You are age 59½ or older.

From a Traditional, Rollover or SEP IRA: Please check the box that applies to your distribution reason.

Normal (Qualified) Distribution from Traditional, Rollover, or SEP – You are over the age of 59 ½

Early (Premature) Distribution – You are under the age of 59½ (including distributions due to medical expenses, health insurance premiums, higher education expenses, first time home buyer expenses, or other reasons)

Substantially equal periodic payments within the meaning of section 72(t) of the Internal Revenue Code.

Permanent Disability – You certify that you are disabled within the meaning of 72(m)(7) of the Internal Revenue Code (An individual shall be considered disabled if he/she is unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or to be of long-continued and indefinite duration)

Removal of excess contribution(s) – Complete section 2b in its entirety

Direct Rollover to a qualified retirement plan, 401(k), TSP, 403(b), etc. – You are certifying that the receiving custodian will accept the IRA assets issued (A Medallion Signature Guarantee may be required). **You must complete Section 4 - B**

Qualified Reservist Distribution

Qualified Hurricane Distribution

Qualified Birth or Adoption Distribution as defined in section 72(t)(2) of the Internal Revenue Code

Transfer Incident due to divorce or legal separation – Additional documentation and/or Medallion Signature Guarantee stamp may be required

One time: Calculate and distribute my prior year deferred RMD

2b. Return of Excess Contribution(s)

Amount of Excess: \$ _____

Tax year for which the excess contribution was made: _____

Date deposited: _____
Date (mm/dd/yyyy)

Multiple deposits between: _____ and _____
Date (mm/dd/yyyy) Date (mm/dd/yyyy)

- ▶ Earnings will be removed with the excess contribution if corrected before your federal income tax-return due date (including extensions), pursuant to Internal Revenue Code Section 408(d)(4) and Internal Revenue Service ("IRS") Publication 590. You may be subject to an IRS penalty of 6% for each year the excess remains in the account. In addition, the IRS may impose a 10% early distribution penalty on the earnings, if you are under age 59½.
- ▶ You will receive IRS Form 1099-R for the year in which the excess distribution takes place (not for the year in which the excess contribution was made). Consult IRS Publication 590 for more information pertaining to excess contributions. If you are subject to a federal penalty tax due to an excess contribution, you must file IRS Form 5329.
- ▶ For the purpose of the excess contribution, we will calculate the net income attributable ("NIA") to the contribution using the method provided in the IRS Final Regulations for Earnings Calculation for Returned or Re-characterized Contributions. This method calculates the NIA based on the actual earnings and losses of the IRA during the time it held the excess contribution. Please note that a negative NIA is permitted and, if applicable, will be deducted from the amount of the excess contribution.
- ▶ **Re-designating an excess contribution to a later tax year.** Please consult a tax advisor to review your specific situation and to determine your best course of action. If you should decide to carry over the excess contribution to a later year, DO NOT RETURN THIS FORM.

A) The excess is being corrected before your federal income tax-filing deadline (including extensions):

- Remove excess plus/minus net income attributable. Distribute according to instructions in **Section 2c.**
- Remove excess plus/minus net income attributable. Re-deposit as a current year contribution (not to exceed annual IRA contribution limit).

B) The excess is being corrected after your federal income tax-filing deadline (including extensions). Earnings on the excess will remain in the account.

- Remove excess and distribute according to instructions in **Section 2c.**
- Remove excess and re-deposit as a current year contribution (not to exceed annual IRA contribution limit)

2c. Distribution Amount and Allocation

Please check the appropriate box or box(es) and complete any required field(s). If you would like to close one or more of the funds within your account, please indicate "100%" in the amount field. Due to market fluctuations, attempting to estimate the redemption amount may cause a delay in processing or leave a remainder in the fund.

- Total Distribution of ALL funds in the account(s) referenced above.**
(NOTE: The annual \$15 IRA maintenance fee will be assessed on any total distribution.)

Partial Distribution of \$ _____ from the fund(s) indicated below.

Please distribute evenly across all funds.

Fund Name	Share Class				Distribution Amount	
	A	C	K	Inst	Dollars	Percent
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	or _____ %
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	or _____ %
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	or _____ %
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	or _____ %
Total Amount to invest:					\$ _____	= 100 %

(Must include an estimated amount)

RESTRICTION ON INDIRECT (60-DAY) ROLLOVERS

An IRA participant is allowed only one indirect rollover from one IRA to another (or the same IRA) across all IRAs (Traditional, Rollover, Roth, SEP, SARSEP and SIMPLE) in aggregate that a taxpayer owns in any 12-month or 365-day period. As an alternative, a participant can make an unlimited number of trustee-to-trustee transfers where the proceeds are delivered directly to the receiving financial institution, successor custodian or trustee. You must contact the receiving institution to initiate a trustee-to-trustee transfer. For more information please visit the Internal Revenue Service's web site www.irs.gov using the search term "IRA One-Rollover-Per-Year Rule".

3. Fees, Sales Charges, and Tax Withholding Election (REQUIRED)

▶ Federal Tax Withholding

A. Federal Withholding: Federal income tax will be withheld at the rate of 10% from any distribution, subject to the IRS withholding rules, unless you elect a different option below. Tax will be withheld on the gross amount of the payment even though you may be receiving amounts that are not subject to withholding because they are excluded from gross income. This withholding procedure may result in excess withholding on the payments. If you elect to have no federal taxes withheld from your distribution, or if you do not have enough federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. You understand that your below election will remain in effect until such time as you make a different election with the Custodian

I elect **NOT** to withhold federal income tax I elect federal income tax withholding of _____% (must be a whole percent between 1% and 100%)*

See the attached Form W-4R Withholding Certificate for Nonperiodic Payments which has the **Marginal Rate Tables** and **"Suggestion for determining withholding"** instructions. You may use these tables and instructions to help you select the appropriate withholding rate.

*Generally, you can't elect less than 10% federal income tax withholding for payments to be delivered outside the United States and its possessions.

▶ State Withholding

Your state of residence will determine your state income tax withholding requirements, if any. Those states with mandatory withholding may require state income tax to be withheld from payments if federal income taxes are withheld or may mandate a fixed amount regardless of your federal tax election. Voluntary states let individuals determine whether they want state taxes withheld. Some states have no income tax on retirement payments. Please consult with a tax advisor or your state's tax authority for additional information on your state requirements. If you are completing this form, your below election will remain in effect until such time as you make a different election in writing to the Custodian.

For Mandatory States Only:

I elect to take _____% in addition to the Mandatory Withholding

Please indicate if you would like the proceeds of the redemption to be gross or net of fees, sales charges and/or withholding (Please

Note: If you do not make any indication, we will default to "Gross"):

Gross

Any fees, sales charges, etc. would be taken out of the *amount* requested (this lowers the amount you receive)

For Voluntary States Only:

I elect NOT to withhold state income Tax

Withholding \$ _____ or _____% state income tax

Net

Any fees, sales charges, etc. would be taken from the remainder of the *fund* (the amount you request is the amount you receive)

4a. Delivery Instructions

Complete the section below to tell us where to send your proceeds. If no option is selected, a check will be sent to your address of record by regular mail. For proper tax reporting, you must sign in **Section 5**.

Only complete this option if you elected a direct rollover to a qualified plan or 403(b) in Section 3. Do not use this option for any other payment including moving assets to an IRA custodian.

Send the distribution via check to my address of record.

Waive signature for overnight delivery

Send proceeds overnight? (\$15 fee)

ACH (No Fee. Arrives within 48-72 hours.)

Send proceeds to my bank account by:

Wire (\$7.50 per fund. Received next business day.)

Complete this section below and **attach a bank statement, voided check, or savings deposit slip (showing the bank account number & registration)**. Your bank may have a different ABA # for wires and may charge you a fee to receive the wire. **(A Medallion Signature Guarantee will be required to send funds to a bank account not already on file.)**

Name of Bank

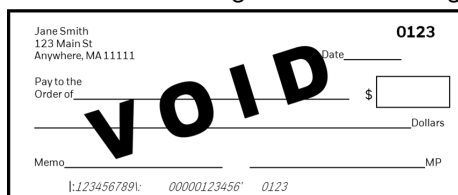
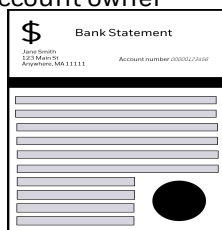
ABA routing number (9 digits)

Full name of bank account owner

Account number at your bank

Full name of joint bank account owner

Checking Savings



4b. Alternate Address Information (Medallion Signature Guarantee Required)

Only complete this option if you elected a direct rollover to a qualified plan or 403(b) in Section 2. Do not use this option for any other payment including moving assets to an IRA custodian.

NOTE: Do not use this form to request a “transfer in kind” (moving shares of a BlackRock fund to another company but remaining in the same BlackRock fund). First move the account into your name, then ask the receiving company how best to process that request.

Direct Rollovers: Type of plan receiving the assets:

401(K) TSP 457 Plan Other: _____

Name of financial institution / brokerage

Reference Number or Account Number

FBO: Full name of account owner

Street # Street name

OR Name of former spouse

City State ZIP Code

Your distribution will be sent via check regular mail to the address above. If you prefer it to be overnighted, check the box below.

Send proceeds overnight? (\$15 fee)

Waive signature for overnight delivery

NOTE: If not already on file with us, the former spouse must provide an **IRS Form W-9** to certify their tax ID in order for us to complete this request.

5. Signature and Authorization

Under penalties of perjury, I hereby attest that the above and the following facts are true and correct.

I acknowledge that:

- ▶ I am authorized to make these elections and that all information provided is true and accurate.
- ▶ That no tax or legal advice has been given to me by the Custodian (BNY Mellon Asset Servicing, Inc.), the Fund, or any agent of either of them, and that all decisions regarding the elections made on this form are my own.
- ▶ The Custodian is authorized to distribute funds from my account in the manner requested. The Fund may conclusively rely on this certification and authorization without further investigation or inquiry.
- ▶ I assume responsibility for any adverse consequences that may arise from the election(s) and agree that the Fund and their agents shall in no way be responsible, and shall be indemnified and held harmless, for any tax, legal or other consequences of the election(s) made on this form.



Signature of account owner/guardian/power of attorney/ etc.

Title / Capacity (if any)

Date (mm/dd/yyyy)

*Place any notary seal or
Medallion Signature Guarantee
stamp here*

Questions? Call us at **1-800-441-7762** or visit us online at www.blackrock.com.

Not FDIC Insured | May Lose Value | No Bank Guarantee

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BlackRock

Lit. No. IRA-DIST-0124

BlackRock IRA Distribution Request Form

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Substitute W-4R 2024 - Withholding Certificate for Nonperiodic Payments – For use with IRAs ONLY

Where instructed to provide your withholding election on “line 2” use the space provided on the attached form under “Federal Income Withholding 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 below 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%
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: 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 from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See below for the rules and options that are available for each type of payment.

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.

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.

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 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 above 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.