



UMB Bank, n.a. Custodian Withholding Election Notice

Helpline: If you need assistance please call Sentinel Investor Services at **800-282-FUND (3863)**.

Account Owner Information

Name: _____ Date of Birth: *(mm/dd/yyyy)*

UMB Bank, n.a. Custodian IRA Account No.: _____ Social Security No.:

Address: *(Street, City, State & Zip Code)*

Home Phone No.: _____ Work Phone No.: _____ Email address: _____

Important

Read both pages of this form prior to making your election. Select the option of your choice, sign and return this form to **Sentinel Investments, PO Box 55929, Boston, MA 02205-5929**.

Any distributions you receive from your UMB Bank, n.a. Custodial IRA account are subject to Federal income tax withholding, unless you officially elect not to have withholding apply.

If you wish to revoke or change your current election please select the election option below.

If you have not made a previous election, please do so using the Elect Withholding section below. If no election is made, withholding will occur on redemption amounts at a rate of 10%.

If you are unsure of your current election please call Sentinel Investor Services at the above number or consult your financial advisor.

Your signature is required to change or elect a withholding option. You must sign as the name appears on your UMB Bank, n.a. Custodial IRA account.

Do you want this election for all UMB Bank, n.a. Custodial IRA accounts invested with Sentinel Funds?
 Yes No

Elect Withholding

Withhold Federal income tax at a rate of _____ % (must be a minimum of 10% withholding) from the amount redeemed.

I elect not to have Federal income tax withheld.
I understand that I am still liable for the payment of Federal income tax on the amount redeemed.

Signature: _____ Date: *(mm/dd/yyyy)*

Withholding Election Notice - Continued

Nonperiodic Payments

Payments made from a UMB Bank, n.a. Custodial IRA account that are scheduled to be made on a periodic basis, over a period which is longer than one year, are considered "nonperiodic" for purposes of withholding rules since payments may still be made upon demand.

Payments from UMB Bank, n.a. Custodial IRA accounts that are payable upon demand are treated as nonperiodic payments for Federal income tax purposes. Nonperiodic payments must have Federal income tax withheld at a rate of 10%.

Account owners can elect to have no Federal income tax withheld from a nonperiodic payment, from a UMB Bank, n.a. Custodial IRA account, by filing Form W-4P or a substitute form, like this form, with the Custodian indicating their intentions in the appropriate section of the form. The election will remain in effect for any subsequent distributions unless you change or revoke it.

The election to not have Federal income tax withheld does not apply to any payments that are delivered outside the U.S. or its possessions to a U.S. citizen or resident alien. Other recipients who have these payments delivered outside the U.S. or its possessions may choose not to have Federal income tax withheld only if an individual completes Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding, or satisfies the documentation requirements as provided under the regulations.

For more information please see Publication 505, Tax Withholding and Estimated Tax, available from most IRS offices.

Remember there are penalties for not paying enough tax during the year through either withholding or estimated tax payments. New retirees should see Publication 505. It explains the estimated tax requirements and penalties in detail. You may be able to avoid quarterly estimated tax payments by having enough tax withheld from your retirement assets using Form W-4P or this form.

If account owners would like to revoke their previously filed exemption from withholding, file another Form W-4P or this form with the Custodian indicating their intentions in the appropriate section of the form.

By January 31 of each year account owners will receive a statement for the previous year from the Custodian showing the total amount of the UMB Bank, n.a. Custodial IRA account distributions and total Federal income tax withheld during the year. Copies of Form W-4P or substitute forms will not be sent to the IRS by the Custodian.