

NATIONAL FINANCIAL SERVICES LLC

MML INVESTORS SERVICES, LLC
C/O CONDUENT
PO BOX 8099
SPRINGFIELD, MA 01102-8099

02260

*****AUTO**MIXED AADC 430 T5 P1

JOHN HIGGINBOTHAM
201 PRIVATE ROAD 8913
CANTON TX 75103-8446



July 26, 2021
Re: XXX-XX6125

IMPORTANT INFORMATION ABOUT YOUR PREMIERE SELECT® IRA

Thank you for maintaining your Premiere Select® IRA¹ with National Financial Services LLC (NFS) through your broker/dealer. NFS provides clearing and other related services for your retirement account. We would like to take this opportunity to notify you of your tax withholding options regarding periodic distributions from your retirement account.

Federal Income Tax Withholding - IRS regulations require us to withhold federal income tax at a rate of 10% from your total IRA distribution (excluding Roth IRA distributions) unless you elect not to have federal income tax withholding apply (provided you have supplied your investment representative with a U.S. address) or you elect to increase the rate of withholding. Federal income tax will not be withheld from distributions from a Roth IRA unless you elect to have such tax withheld or are otherwise subject to withholding because you are a non-resident alien. Your election will remain in effect on checkwriting or periodic distributions taken under a periodic distribution plan from your IRA until revoked by you. You can change your withholding elections for future distributions at any time by contacting your investment representative.

State Tax Withholding – Your state of residence will determine your state income tax withholding requirements, if any. Please refer to the list below. Your state of residence is determined by your legal address of record provided for your IRA. The information provided is general in nature and should not be considered legal or tax advice.

For residents of AK, FL, HI, NH, NV, SD, TN, TX, WA, and WY: State income tax withholding is not available on your IRA distributions.

For residents of AR, IA, KS, MA, ME, OK, and VT: If federal income tax is withheld, state income tax of at least your state's minimum requirements is withheld in addition to federal income tax withholding at the time of your distribution. If you elect out of federal income tax withholding, state income tax will not be withheld unless you indicate otherwise.

For residents of CA, DE, NC, and OR: If federal income tax is withheld, state income tax of at least your state's minimum requirements is withheld in addition to federal income tax withholding at the time of your distribution unless you elect not to have state income taxes withheld.

For residents of DC: If you take a distribution of your entire account balance and do not directly roll that amount over to another eligible retirement account, DC requires that a minimum amount be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld.

For residents of CT and MI: State income tax applies regardless of whether or not federal income tax withholding is applied to your distribution. Tax withholding is not required if you meet certain state requirements governing pension and retirement benefits. Please reference the CT or MI W-4P Form for additional information about calculating the amount to withhold from your distributions.

For residents of MS: State income tax of at least your state's minimum requirements is withheld regardless of whether or not federal income tax is withheld unless you elect not to have state income taxes withheld.

For residents of SC: You must provide a valid Social Security number, individual tax identification number, or tax identification number for a nonresident alien; if not, SC requires that 7% tax be withheld from the distribution.

For residents of all other states and residents of DC not taking a full distribution: You are not subject to mandatory state income tax withholding; however, you may elect voluntary state income tax withholding in a percentage. If you elect to have state income taxes withheld and your state provides a minimum amount or percentage for withholding, you must elect a percentage that is not less than your state's minimum withholding requirements. If the percentage you elect for withholding is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld.

Please contact your investment representative or your state taxing authority for more information or assistance. Whether or not you elect to have federal and/or state income tax withheld from your distribution(s), you are responsible for the full payment of federal income tax, any state or local taxes, and any penalties which may apply. You may be responsible for estimated tax payments and could incur penalties if your estimated tax payments are not sufficient. The information provided above is general in nature and should not be considered legal or tax advice. Consult with an attorney regarding your specific legal or tax situation.

National Financial Services LLC

¹ Premiere Select® IRA includes Premiere Select Traditional, Roth, Rollover, SIMPLE, SEP IRAs, IRA and Roth IRA Beneficiary Distribution Accounts.



Receivables Performance Management LLC

20818 44TH AVE W, SUITE 140
Lynnwood, WA 98036

You can now pay online at: www.rppmpayments.com

Dear John Higginbothan,

Your account has been listed with Receivables Performance Management. If you have any questions or need assistance, please call TOLL FREE 877.250.3629.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such verification or judgment. If you so request in writing within 30 days of receiving this notice, this office will provide you with the name and address of the original creditor if different from the current creditor.

In the event that your payment is by check, we may present your check electronically. In the ordinary course of business, your check will not be provided to you with your bank statement, but a copy can be retrieved by other means.

This communication is from a debt collector. The purpose of this notice is to collect a debt. Any information obtained will be used for that purpose.

You may qualify for a settlement, please call 877.250.3629.

Account Information

Date:	07-16-21
Reference Number:	56883324
Creditor:	T-Mobile, as successor in interest to Sprint
Creditor Account:	259508618
Original Creditor:	Sprint
Total Due:	\$1314.34

PAYMENT OPTIONS



(1) Single Payment Option:

- Pay \$1314.34.
- Your account will be considered "Paid in Full" after we post your payment.

(2) Financial Hardship Plan:

- Contact one of our Professional Representatives to qualify for our various payment options.

RECEIVABLES PERFORMANCE MANAGEMENT LLC CONTACT INFORMATION

Call Toll-Free 877.250.3629 to discuss payment arrangements.
Let us prove how committed we are to working with you!



Pay by mail to:
Receivables Performance Management LLC
PO Box 1548
Lynnwood, WA 98046-1548



You can now pay online at:
www.rppmpayments.com



Office Hours: Mon - Fri 7:30 AM to 5:00 PM Pacific time, Sat 7:00 AM to 12:00 PM Pacific time

ZIP CODE

