

DIRECT CONVERSION REQUEST

The term IRA will be used below to mean Traditional IRA and SIMPLE IRA, unless otherwise specified.

IRA HOLDER'S NAME AND ADDRESS (Converting IRA)			CURRENT IRA TRUSTEE'S OR CUSTODIAN'S NAME AND ADDRESS		
Social Security Number	Date of Birth	Home Phone	IRA Account Identification (Converting IRA)	Type of IRA (Converting IRA)	Trustee's or Custodian's Phone Number
				<input type="checkbox"/> Traditional IRA <input type="checkbox"/> SIMPLE IRA	

CONVERSION INSTRUCTIONS

Directly convert all or part of my IRA balance to my Roth IRA in the manner listed below. Please make a check payable as follows:

_____ as Trustee Custodian of the _____ Roth IRA.
(Name of Accepting Organization) (Name of Roth IRA Holder)

DIRECT CONVERSION REQUIREMENTS

To be an eligible direct conversion, all questions must be answered either NO or NA.

1. **INCOME RESTRICTION**
Will your modified adjusted gross income in the year of distribution exceed \$100,000? YES NO
2. **TAX RETURN RESTRICTION**
If you are married, are you and your spouse filing separate Federal income tax returns for the year in which the distribution occurs? YES NO N/A
3. **70% CONVERSION RESTRICTION**
If you are age 70½ or older in this calendar year, does the conversion contribution contain any amounts which constitute a required minimum distribution? YES NO N/A
4. **RECONVERSION RESTRICTION**
If this is a reconversion of a prior conversion, is it within the same taxable year of the prior conversion or, if later, within 30 days of recharacterizing the prior conversion? . . . YES NO N/A
5. **TWO YEAR RESTRICTION**
If this is a conversion from a SIMPLE IRA, has it been less than two years since you first participated in a SIMPLE IRA plan sponsored by your employer? YES NO N/A

CAUTION: Limits apply to the number of reconversions which can be made for tax purposes.

WITHHOLDING ELECTION (Form W-4P/OMB No. 1545-0074)

See Page 2 of this form for the withholding notice information. If you are a nonresident alien, do not complete this section.

Select One:

- Withhold Federal income tax at a rate of _____% (not less than 10 percent) from the amount withdrawn.
 Withhold additional Federal income tax of _____ (complete only if applicable).
 Withhold state tax at a rate of _____% from the amount withdrawn (complete only if applicable).
- Effective _____, 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 received. I also understand that I may be subject to Federal income tax penalties under the estimated tax payment rules if my payments of the estimated tax and withholding are insufficient.

ASSET HANDLING INSTRUCTIONS

Asset Description	Quantity Or Amount In IRA	Quantity Or Amount To Be Converted	Liquidate Immediately	Liquidate At Maturity	Directly Convert In Kind
1.			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SIGNATURE	ACCEPTING ROTH IRA TRUSTEE OR CUSTODIAN
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I have read and understand the conversion rules and conditions on both pages of this form and I have met the requirements for making a Roth IRA conversion of the funds or property listed above. Due to the important tax consequences of converting funds or property to a Roth IRA, I have been advised to see a tax professional. All information provided by me is true and correct and may be relied on by the Trustee or Custodian. I assume full responsibility for this conversion transaction and will not hold the Trustee or Custodian liable for any adverse consequences that may result. I hereby irrevocably designate this contribution of the funds and/or property indicated above as a conversion contribution.

(Roth IRA Holder) (Date)

(Notary Public/Signature Guarantee) (Date)

The Roth IRA designated by the above-named individual is a valid Roth IRA. The undersigned hereby agrees to serve as the Trustee or Custodian for the Roth IRA of the above-named individual and, in that capacity, agrees to accept the direct conversion of the assets listed above.

Account Identification of Accepting Roth IRA _____

(Authorized Signature of New Trustee or Custodian) (Date)