



Completed forms should be mailed to:

Overnight Address:



1. IRA OWNER INFORMATION *(All fields required)*

☐ Roth IRA ☐ Traditional IRA

[illegible][illegible]

(M.I.)

[illegible]

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2. CONTRIBUTION INFORMATION

☐ **Regular** (Includes catch-up contributions)

Contribution for Tax Year

(You may only make a prior year contribution up until your tax filing deadline for that year, not including extensions.)

☐ **Rollover** (Distribution from an IRA or eligible employer-sponsored retirement plan that is being deposited into this IRA)

By selecting this transaction, I irrevocably designate this contribution as a rollover.

☐ **Transfer** (Direct movement of assets from an IRA of the same type)

☐ **Recharacterization** (A nontaxable movement of a Roth IRA contribution to a Traditional IRA, or a Traditional IRA contribution to a Roth IRA) By selecting this transaction, I irrevocably designate this contribution as a recharacterization.

☐ **Conversion** (A taxable movement from a Traditional IRA or SIMPLE IRA into a Roth IRA)

By selecting this transaction, I irrevocably designate this contribution as a conversion.

NOTE: Your deposit will be invested according to your current investment selections. You may change your investment selections at any time by logging into your account.

3. SIGNATURE

I certify that all of the information provided by me is accurate and may be relied upon by the custodian. I certify that the contribution described above is eligible to be contributed to the IRA and I authorize the deposit.

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Date (mm-dd-yyyy)

RULES AND CONDITIONS APPLICABLE TO IRA CONTRIBUTIONS

The IRA contribution rules are often complex. The general rules are listed below. If you have any questions regarding a contribution, please consult with a competent tax professional or refer to IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*, for more information. This publication is available on the IRS website at www.irs.gov or by calling 1-800-TAX-FORM.

REGULAR

The total amount you may contribute to your Traditional and Roth IRAs for any tax year cannot exceed the lesser of the published annual limit or 100 percent of your compensation.

- You may make a contribution for the prior year up until your tax filing deadline for that year, not including extensions. Designating a contribution for the prior year is irrevocable.
- If you are age 50 or older by the end of the year, you may be eligible to make an additional catch-up contribution to an IRA for that tax year.

ROLLOVER

A rollover is a distribution and a subsequent tax-free movement of assets from any of your Traditional IRAs, SIMPLE IRAs, or eligible employer-sponsored retirement plans to your Traditional IRA, or from an eligible employer-sponsored retirement plan or any of your Roth IRAs to your Roth IRA. A rollover from an eligible employer-sponsored retirement plan to your Roth IRA will generally result in any pretax assets being subject to tax.

- You are permitted to roll over only one distribution from an IRA (Traditional, Roth, or SIMPLE) in a 12-month period, regardless of the number of IRAs you own. There is no limit to the number of rollovers you may perform from any of your eligible employer-sponsored retirement plans to a Traditional IRA or Roth IRA.
- Any required minimum distributions (RMDs) paid to an IRA owner or beneficiary may not be rolled over. You must remove all of your RMDs for the year for all of your Traditional IRAs or SIMPLE IRAs before rolling over a distribution from any Traditional IRA or SIMPLE IRA to another IRA.
- A rollover generally must be completed within 60 days from the date you receive the assets.
- A rollover contribution of assets distributed from a SIMPLE IRA within two years of the first contribution to your SIMPLE IRA may not be made to a Traditional IRA.

TRANSFER

A transfer is a direct movement of assets to your Traditional IRA from any of your other Traditional IRAs or SIMPLE IRAs or to your Roth IRA from any of your other Roth IRAs.

- You may perform an unlimited number of transfers.
- A transfer contribution from a SIMPLE IRA may only be made to a Traditional IRA after your SIMPLE IRA has been open for two years from the date of the first contribution.

RECHARACTERIZATION

A recharacterization is the procedure to treat all or a portion of a contribution to a Roth IRA as if it had been made to a Traditional IRA, or all or a portion of a contribution to a Traditional IRA as if it had been made to a Roth IRA.

- A contribution that is recharacterized must be adjusted for earnings.
- The recharacterization deadline is your tax filing deadline for the year of the original transaction, including extensions.

CONVERSION

A conversion is a taxable movement of assets from any of your Traditional IRAs or SIMPLE IRAs to your Roth IRA. A conversion contribution may not be made from a SIMPLE IRA within two years of the first contribution to your SIMPLE IRA.

RMD REQUIREMENT FROM TRADITIONAL IRA

You are required to take a minimum distribution from your Traditional IRA for the year in which you reach the applicable age for RMDs and for each year thereafter. The applicable age for RMDs is age 70½ if you were born before July 1, 1949; age 72 if you were born on or after July 1, 1949, but before January 1, 1951; age 73 if you were born on or after January 1, 1941, but before January 1, 1960; and age 75 if you were born on or after January 1, 1960. You must take your first distribution by your required beginning date, which is April 1 of the year following the year you attain the applicable age, and by the end of each year thereafter.