

IRA Contribution Instructions for Traditional, Roth, and SIMPLE IRAs

1 IRA OWNER INFORMATION

NAME, ADDRESS, CITY, STATE, AND ZIP			
IRA ACCOUNT (PLAN) NUMBER	SOCIAL SECURITY NUMBER	DATE OF BIRTH	DAYTIME PHONE NUMBER

2 TRADITIONAL IRA CONTRIBUTION (See Additional Information included with this form.)

INVESTMENT NUMBER	AMOUNT	CONTRIBUTION DATE	TAX YEAR
	\$		
CONTRIBUTION TYPE: <input type="checkbox"/> Regular/Spousal <input type="checkbox"/> Catch-Up <input type="checkbox"/> Simplified Employee Pension (SEP) <input type="checkbox"/> Recharacterization <input type="checkbox"/> Rollover from a Traditional IRA or SIMPLE IRA <input type="checkbox"/> Rollover from an Eligible Retirement Plan <input type="checkbox"/> Direct Rollover from an Eligible Retirement Plan <input type="checkbox"/> Transfer from a Traditional IRA or SIMPLE IRA			

3 ROTH IRA CONTRIBUTION (See Additional Information included with this form.)

INVESTMENT NUMBER	AMOUNT	CONTRIBUTION DATE	TAX YEAR	TAX YEAR OF FIRST ROTH IRA CONTRIBUTION/CONVERSION
	\$			
CONTRIBUTION TYPE: <input type="checkbox"/> Regular/Spousal <input type="checkbox"/> Catch-Up <input type="checkbox"/> Rollover from a Roth IRA <input type="checkbox"/> Transfer from a Roth IRA <input type="checkbox"/> Recharacterization <input type="checkbox"/> Conversion from a Traditional IRA to a Roth IRA <input type="checkbox"/> Conversion from a SIMPLE IRA to a Roth IRA <input type="checkbox"/> Rollover/Direct Rollover from a Designated Roth Account <input type="checkbox"/> Rollover/Direct Rollover from an Eligible Retirement Plan				

4 SIMPLE IRA CONTRIBUTION (See Additional Information included with this form.)

INVESTMENT NUMBER	AMOUNT	CONTRIBUTION DATE	TAX YEAR	INITIAL CONTRIBUTION DATE
	\$			
CONTRIBUTION TYPE: <input type="checkbox"/> Employer Contribution <input type="checkbox"/> Recharacterization <input type="checkbox"/> Rollover from a SIMPLE IRA <input type="checkbox"/> Transfer from a SIMPLE IRA				

5 EMPLOYER INFORMATION (For SEP or SIMPLE contributions.)

NAME, ADDRESS, CITY, STATE, AND ZIP	TAXPAYER IDENTIFICATION NUMBER
	DAYTIME PHONE NUMBER

6 SIGNATURES

I certify that I am the IRA owner, employer, or individual legally authorized to complete this form. I certify the accuracy of the information set forth in this form, and I authorize this transaction. I certify that this contribution is eligible for deposit, and I assume full responsibility for determining my eligibility and for ensuring the eligibility of the contribution. My designation of the tax year for the contribution, and any election to treat a contribution as a rollover or recharacterization, is irrevocable. I indemnify and agree to hold the custodian/trustee harmless from any resulting liabilities. I acknowledge that the custodian/trustee cannot provide, and has not provided, me with tax or legal advice. I have been advised to seek the guidance of a tax or legal professional.

Signature of IRA Owner/Employer

Date

Signature of Custodian/Trustee

Date

ADDITIONAL INFORMATION

Purpose. The IRA Contribution Instructions for Traditional, Roth, and SIMPLE IRAs form is used to document an Individual Retirement Account (IRA) contribution transaction.

Additional Documents. Applicable law or policies of the IRA custodian/trustee may require additional documentation. For a recharacterization, the Internal Revenue Service (IRS) requires you to provide a written notice of recharacterization.

For Additional Guidance. It is in your best interest to seek the guidance of a tax or legal professional before completing this document. You should also reference the IRA agreement and disclosure statement and/or amendments provided by the custodian/trustee. For more information refer to IRS Publication 590, *Individual Retirement Arrangements (IRAs)*, IRS Publication 560, *Retirement Plans for Small Business*, your local IRS office, or the IRS's web site at www.irs.gov.

Terms. A general understanding of the following terms may be helpful in completing your transactions.

Tax Year of First Roth Contribution/Conversion. Roth IRA owners can avoid paying tax on earnings if they do not remove earnings during the five-year period that begins with the tax year the first contribution was made, regardless of contribution type.

Conversions. A conversion is a reportable movement of assets from a traditional IRA or SIMPLE IRA to a Roth IRA.

Eligible Retirement Plan. Internal Revenue Code (IRC) Section 402(c)(8)(B) defines eligible retirement plans. Such plans include qualified trusts under IRC Section 401(a), annuity plans under IRC Section 403(a), annuity contracts under IRC Section 403(b), and certain governmental IRC Section 457(b) plans.

Recharacterization. A recharacterization is the method by which an IRA owner can redesignate the type of IRA contribution made for the year. The deadline to recharacterize a contribution, plus earnings, is the IRA owner's tax-filing due date, including extensions. The IRS also requires you to provide a written notice of recharacterization.

SIMPLE IRA Contributions. Employer contributions include employee deferrals, employer matching contributions, and employer nonelective contributions.

Designated Roth Account. A designated Roth account is an account that is part of an IRC Section 401(a), 403(b), or governmental 457(b) plan that accepts salary deferrals designated as Roth contributions.

Rollover or Direct Rollover from an Eligible Retirement Plan. You can roll or directly roll over any eligible assets from an employer plan to a Roth IRA. The \$100,000 MAGI limit for conversion eligibility applies to you, and the taxable portion of the direct rollover amount is subject to federal income tax. The \$100,000 MAGI limit and the inability of married individuals filing a separate income tax return to convert does not apply to tax years beginning after December 31, 2009.

Rollover or Direct Rollover from a Designated Roth Account. If you have assets in a designated Roth account, these assets can be rolled over or directly rolled over to a Roth IRA.

Spouse as Beneficiary. A spouse beneficiary may roll over inherited eligible retirement plan or Roth IRA assets into his/her own Roth IRA. This is not available to a nonspouse beneficiary.

SIMPLE IRA Restrictions. You are not allowed to transfer or roll over assets from an IRA, qualified plan, tax-sheltered annuity, or governmental 457(b) plan to a SIMPLE IRA. A rollover or transfer from a SIMPLE IRA to a traditional IRA, or a conversion of SIMPLE IRA assets to a Roth IRA, is not allowed within a two-year period that begins on the date of the initial contribution to your SIMPLE IRA. You may, however, roll over or transfer a SIMPLE IRA to a SIMPLE IRA within the two-year period.

SEP or SIMPLE Employer Contributions. All SEP or SIMPLE contributions should be made by the employer sponsoring the SEP plan or SIMPLE.

Traditional IRA/Roth IRA Contributions. Your combined total traditional IRA/Roth IRA regular contribution for each taxable year is limited to the lesser of 100 percent of your and/or your spouse's compensation or the dollar amounts set forth on the following chart.

Contribution Tax Year	Regular Contribution Limit	Catch-up Contribution Limit
2008 and 2009	\$5,000	\$1,000
2010 and later	\$5,000+COLA*	\$1,000

*The regular IRA contribution limits are subject to annual cost-of-living adjustments (COLAs).

Regardless of age, if you participated in a 401(k) plan with a bankrupt employer whose officers were indicted or convicted where the employer matched at least 50 percent of employee contributions under the 401(k) plan in the form of employer stock, you may make additional IRA contributions up to \$3,000 per year for tax years 2007 through 2009.