

Roth IRA Contribution Instructions

1 ROTH IRA OWNER INFORMATION

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

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

INVESTMENT NUMBER	AMOUNT	CONTRIBUTION DATE	TAX YEAR	TAX YEAR OF FIRST ROTH IRA CONTRIBUTION/CONVERSION		
	\$					
CONTRIBUTION TYPE: <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> <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 </td> <td style="width: 50%; vertical-align: top;"> <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 </td> </tr> </table>					<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
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3 SIGNATURES

I certify that I am the Roth IRA owner 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 Roth IRA Owner

Date

Signature of Custodian/Trustee

Date

ADDITIONAL INFORMATION

Purpose. The Roth IRA Contribution Instructions form is used to document a Roth Individual Retirement Account (IRA) contribution transaction.

Additional Documents. Applicable law or policies of the Roth 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 Roth 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)*, 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 IRA 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.

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.

Two-Year Rule. A conversion from a SIMPLE IRA 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.

Designated Roth Account. A designated Roth account is an account that is part of an Internal Revenue Code (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 for 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 to his/her own Roth IRA. This is not available to any nonspouse beneficiary.

Maximum Contribution Limits. Your regular and catch-up Roth IRA contributions are 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.