

# IRA CONTRIBUTION/INVESTMENT

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

<b>IRA HOLDER'S NAME AND ADDRESS</b>			<b>IRA TRUSTEE'S OR CUSTODIAN'S NAME AND ADDRESS</b>	
<b>Social Security Number</b>	<b>Date of Birth</b>	<b>Home Phone</b>	<b>IRA Account Identification</b>	<b>Trustee's or Custodian's Phone Number</b>

Check here if this is a change of investment, and complete only the investment information and change of investment sections.

CONTRIBUTION INFORMATION	
Contribution Date	Contribution Type
	<i>Select One:</i> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p><b>TRADITIONAL IRA</b></p> <input type="checkbox"/> Regular  <input type="checkbox"/> Transfer  <input type="checkbox"/> Rollover  <input type="checkbox"/> Recharacterization                 </div> <div style="width: 45%;"> <p><b>SIMPLE IRA</b></p> <input type="checkbox"/> Elective Deferral or Employer Contribution  <input type="checkbox"/> Transfer  <input type="checkbox"/> Rollover  <input type="checkbox"/> Recharacterization                 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div style="width: 45%;"> <p><b>ROTH IRA</b></p> <input type="checkbox"/> Regular  <input type="checkbox"/> Transfer  <input type="checkbox"/> Rollover  <input type="checkbox"/> Conversion  <input type="checkbox"/> Recharacterization                 </div> <div style="width: 45%;"> <p><b>SEP IRA</b></p> <input type="checkbox"/> Elective Deferral or Employer Contribution                 </div> </div>
Contribution Amount	
Contribution For Tax Year*	
*Only applicable for regular contributions (including spousal and catch-up contributions).	

INVESTMENT INFORMATION					
Complete one of the following options.					
<b>OPTION ONE</b>		<b>Depository Investment</b>			
Account or Certificate Number	Status <i>(new or existing)</i>	Date Opened	Term or Maturity Date	Interest Rate	Investment Type
				%	
<b>OPTION TWO</b>		<b>Self-Directed Investment</b>			
Investment Number	Quantity Or Amount	Asset Description			
1.					
2.					
3.					
4.					

CHANGE OF INVESTMENT				
Complete if applicable.				
Complete this information for the investment instrument (e.g., certificate of deposit) which has been surrendered or is maturing. You must also complete the Investment Information section above to indicate the new investment.				
Current Investment Number	Quantity Or Amount To New Investment	Earnings in Current Year**	Loss of Earnings Penalty	Close Investment?
				<input type="checkbox"/> Yes <input type="checkbox"/> No

\*\*Organizations using Ascensus' data processing should only include the earnings (e.g., interest, dividends, etc.) since the organization last reported earnings for this year.

<p style="text-align: center;"><b>SPECIAL INSTRUCTIONS</b></p> <div style="height: 100px;"></div>	<p style="text-align: center;"><b>SIGNATURE</b></p> <p style="font-size: x-small;">I understand all investments are deposited and accepted subject to all applicable Federal and state laws and regulations of this financial organization presently existing or at any time hereafter issued. I certify that the deposit described above is eligible to be contributed to the IRA and I authorize the deposit/investment in the manner described above. I certify that all of the information provided by me is correct and may be relied upon by the Trustee or Custodian.</p> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="width: 60%; border-top: 1px solid black; text-align: center; font-size: x-small;">(IRA Holder)</div> <div style="width: 35%; border-top: 1px solid black; text-align: center; font-size: x-small;">(Date)</div> </div>
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<b>Deposit Taken by</b>

# Rules And Conditions Applicable To Contributions

You and/or your employer are permitted to make various types of contributions to your Individual Retirement Accounts (IRAs). Federal law limits the amount which may be contributed and the date by which such contributions may be made. By properly completing this form you are authorizing the Trustee or Custodian to accept the IRA contribution described on this form and you are certifying that you are eligible to make such contribution. IRA contribution rules are often complex. If you have any questions regarding a contribution, please seek a competent tax professional.

## **TRADITIONAL IRA**

A Traditional IRA is an IRA which may receive contributions by you and which may or may not be tax deductible. You may receive a 100 percent income tax deduction for contributions if you do not receive benefits under an employer's retirement plan.

### **REGULAR**

The total amount you may contribute to a Traditional IRA for any taxable year cannot exceed the lesser of the applicable limit or 100 percent of your compensation. If you also maintain a Roth IRA, the maximum contribution to your Traditional IRA is reduced by any contributions you make to your Roth IRA. If you are married, you may be eligible to make payments to an IRA established for the benefit of your spouse. In addition, if you or your spouse are age 50 or older by the end of the taxable year, you are eligible to make additional catch-up contributions to an IRA for that year. Refer to IRS Publication 590, *Individual Retirement Arrangements*, for more information. This publication is available from your local IRS office, on the IRS Internet Website at [www.irs.gov](http://www.irs.gov), or by calling 1-800-TAX-FORM.

### **TRANSFER AND ROLLOVER**

Rollover and transfer are terms used to describe tax-free movements of cash or other property to your Traditional IRA from any of your other Traditional IRAs, SEP IRAs or SIMPLE IRAs, or (in the case of a rollover) from your employer's qualified retirement plan, tax-sheltered annuity, or deferred compensation plan. A rollover or transfer contribution may not be made to a Traditional IRA if the assets are from a Roth IRA or from a SIMPLE IRA within the first two years you participate in a SIMPLE IRA plan.

### **RECHARACTERIZATION**

A recharacterization is the process of treating all or a portion of a contribution or conversion to a Roth IRA as being made to a Traditional IRA. The contribution or conversion that is recharacterized must include the net income attributable.

## **ROTH IRA**

A Roth IRA is an IRA which may receive contributions by you which are not tax deductible. In other words, you must pay income tax on your contributions. In exchange for paying income tax, however, you may receive tax-free distributions from your Roth IRA under certain circumstances.

### **REGULAR**

The total amount you may contribute to a Roth IRA for any taxable year cannot exceed the lesser of the applicable limit or 100 percent of your compensation. Your contribution may be further limited if your income exceeds certain limits. If you also maintain a Traditional IRA, the maximum contribution to your Roth IRA is reduced by any contributions you make to your Traditional IRA. If you are married, you may be eligible to make payments to a Roth IRA established for the benefit of your spouse. In addition, if you or your spouse are age 50 or older by the end of the taxable year, you are eligible to make additional catch-up contributions to an IRA for that year. Refer to IRS Publication 590, *Individual Retirement Arrangements*, for more information. This publication is available from your local IRS office, on the IRS Internet Website at [www.irs.gov](http://www.irs.gov), or by calling 1-800-TAX-FORM.

### **TRANSFER AND ROLLOVER**

Rollover and transfer contributions may be made to your Roth IRA from any of your Roth IRAs, subject to applicable rules. Rollover contributions of Roth 401(k) or Roth 403(b) elective deferrals may also be made to your Roth IRA.

### **CONVERSION**

Conversion contributions may be made to your Roth IRA from any of your Traditional IRAs or SIMPLE IRAs, subject to applicable rules. A conversion contribution may not be made to a Roth IRA if the assets are from a SIMPLE IRA within the first two years you participate in a SIMPLE IRA plan.

### **RECHARACTERIZATION**

A recharacterization is the process of treating all or a portion of a contribution to a Traditional IRA as being made to a Roth IRA. The contribution that is recharacterized must include the net income attributable.

## **SIMPLE IRA**

A Savings Incentive Match Plan for Employees (SIMPLE) IRA may accept both elective deferrals and employer contributions under a SIMPLE IRA plan established by your employer. You do not pay taxes on either elective deferrals or employer contributions until you receive a distribution. A SIMPLE IRA may also receive transfer and rollover contributions as described below.

### **ELECTIVE DEFERRAL AND EMPLOYER CONTRIBUTIONS**

Employee elective deferrals cannot exceed the lesser of \$6,000 (indexed) or 100 percent of your compensation for the calendar year. Your employer may make additional contributions to your SIMPLE IRA within the limits prescribed in Internal Revenue Code (Code) Section 408(p). In addition, employees who are age 50 or older by the end of the plan year may be eligible to make additional catch-up deferrals to a SIMPLE IRA plan.

### **TRANSFER AND ROLLOVER**

Rollover and transfer contributions may be made to your SIMPLE IRA from any of your other SIMPLE IRAs.

### **RECHARACTERIZATION**

A recharacterization is the process of treating all or a portion of a conversion to a Roth IRA as being made to a SIMPLE IRA. The conversion that is recharacterized must include the net income attributable.

## **SEP IRA**

A Simplified Employee Pension (SEP) IRA is actually a Traditional IRA which is established by you if your employer has established a SEP plan for its employees. A SEP IRA may accept both elective deferrals you choose to make and employer contributions. You do not pay taxes on either the elective deferrals or the employer contributions until you receive a distribution. A SEP IRA may also receive transfer and rollover contributions as described above.

### **ELECTIVE DEFERRAL AND EMPLOYER CONTRIBUTIONS**

Employee elective deferrals may not exceed \$7,000 (indexed) and are also limited by other laws and regulations. Your employer may make additional contributions to your SEP IRA within the limits prescribed in Code Section 408(k). In addition, employees who are age 50 or older by the end of the plan year may be eligible to make additional catch-up salary deferral contributions under a SAR-SEP.