



IRA RECHARACTERIZATION OF CONTRIBUTION

IRA Owner Information

Name	Social Security Number	Date of Birth
Address	Home Phone Number ext.	
City/State/ZIP	Daytime Phone Number	

Recharacterization Authorization to IRA Trustee/Custodian

I am electing to recharacterize all or a portion of my IRA contribution to the present IRA as a contribution to the receiving IRA, on the same date and for the same tax year, for federal tax purposes. To effect this recharacterization, I hereby direct the transfer of the amount specified below, plus the new income attributable to such contribution, from my present IRA to the receiving IRA. I understand that my decision to recharacterize all or a portion of my IRA contribution is irrevocable after the transfer. (Note - If a series of contributions were made and consecutive contributions in the series (e.g., in a series of 10 contributions, the 4th, 5th, and 6th) are being recharacterized, one form may be used to complete the recharacterization, otherwise, you must use a separate form to recharacterize each amount that was contributed on a different day.)

Present IRA: <input type="checkbox"/> Traditional <input type="checkbox"/> Roth Amount of Contribution \$ _____ Date of Contribution _____ Year for which Made _____ Account # _____	Receiving IRA: <input type="checkbox"/> Traditional <input type="checkbox"/> Roth Amount to be Recharacterized \$ _____ Net Income Attributable to Amount \$ _____ Total \$ _____ Account # _____
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Calculating New Income Attributable Worksheet (If Applicable)

Enter the date that the contribution was made (if a series of contributions were made to the IRA and consecutive contributions in that series are being recharacterized, enter the date of the first contribution in the series). _____ (1)

Enter the contribution amount being recharacterized. \$ _____ (2)

Enter the fair market value of this IRA today, plus any distributions or transfers out of this IRA on or after the date on line 1. \$ _____ (3)

Enter the fair market value of this IRA immediately before the date on line 1, plus all contributions of transfers to this IRA on or after that date. \$ _____ (4)

Subtract line 4 from line 3. \$ _____ (5)

Divide line 5 by line 4. Show as decimal, e.g., .0123. _____ (6)

Multiply line 2 by line 6. This is the net income attributable to the contribution amount being recharacterized. \$ _____ (7)

Signatures

I certify that, to the best of my knowledge, the information provided on this form is true and correct and may be relied upon by the Trustee/Custodian. I understand that this transaction may be subject to fees, taxes, and/or penalties. I agree to seek the advice of a legal or tax professional, as needed. The Trustee/Custodian has not provided me with any legal or tax advice, and I assume full responsibility. I will not hold the Trustee/Custodian liable for any adverse consequences that may result.

Account Owner Date