

ROTH IRA CONVERSION CERTIFICATION

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

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

Please read both pages of this form.

ROTH IRA CONVERSION REQUIREMENTS				
<i>To be an eligible conversion, all questions must be answered NO or NA.</i>				
1. TIMELINESS				
Have more than 60 days elapsed since you received the distribution from the distributing IRA?				
	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> N/A	
2. 70% CONVERSION RESTRICTION				
If you are age 70½ or older in this calendar year, does the conversion contribution contain any amounts which constitute a required minimum distribution?				
	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> N/A	
3. RECONVERSION RESTRICTION				
If this is a reconversion of a prior conversion, is it within the same taxable year of the prior conversion or, if later, within 30 days of recharacterizing the prior conversion?				
	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> N/A	
4. TWO YEAR RESTRICTION				
If this is a conversion from a SIMPLE IRA, has it been less than two years since you first participated in a SIMPLE IRA plan sponsored by your employer?				
	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> N/A	

SIGNATURES	
<p>I have read and understand the conversion rules and conditions on both pages of this form and I have met the requirements for making a Roth IRA conversion. Due to the important tax consequences of converting funds or property to a Roth IRA, I have been advised to see a tax professional. All information provided by me is true and correct and may be relied on by the Trustee or Custodian. I assume full responsibility for this conversion transaction and will not hold the Trustee or Custodian liable for any adverse consequences that may result. I hereby irrevocably designate this contribution of \$_____ in cash and/or property as a conversion contribution.</p>	
_____	_____
(Roth IRA Holder)	(Date)
_____	_____
(Witness)	(Date)

Rules And Conditions Applicable To Conversions

GENERAL INFORMATION

A conversion is a way to move money or property from an IRA to a Roth IRA. The Internal Revenue Code (IRC) limits who can complete a conversion and how the Trustee or Custodian must report the transaction. By properly completing this form you are certifying to the Trustee or Custodian that you have satisfied the rules and conditions applicable to a conversion and that you are making an irrevocable election to treat the transaction as a conversion.

ROTH IRA CONVERSION REQUIREMENTS

1. TIMELINESS

The funds you receive from the distributing IRA must generally be deposited into a Roth IRA within 60 days after you receive them. The 60-day restriction does not apply to direct conversions. When counting the 60 days include weekends and holidays. Receipt generally means the day you actually have the funds in hand. For example, the 60 days would begin on the day following the day you pick up the check from the Trustee or Custodian or you receive the check in the mail.

The IRS has the authority to grant extensions to the 60 (or 120) day rule in cases where a hardship would be related (e.g., casualty, disaster, etc.). Generally, in order to receive this relief you must apply for a Private Letter Ruling accompanied by the applicable user fee. An automatic waiver (no application to the IRS) is available if all the following are true: (1) the financial institution receives the funds prior to the expiration of the 60-day rollover period, (2) you follow all procedures required for depositing the funds into an eligible Roth IRA within the 60-day period, (3) the funds are not deposited due to financial institution error, (4) the funds are deposited into a Roth IRA within one year from the beginning of the 60-day rollover period, and (5) if the financial institution had deposited the funds as instructed, it would have been a valid rollover.

2. 70½ CONVERSION RESTRICTION

If this conversion is being made during or after the year in which you turn age 70½, you cannot convert any distribution to the extent that it is a required minimum distribution from the distributing IRA.

3. RECONVERSION RESTRICTION

If you are reconverting a conversion made during the same taxable year or, if later, within 30 days of when the conversion was recharacterized back to an IRA, you cannot reconvert at this time.

4. TWO YEAR RESTRICTION

If you are converting from a SIMPLE IRA, you cannot convert to a Roth IRA within two years from when you first participated in a SIMPLE IRA plan sponsored by your employer.