

# Roth IRA — Trust/Self-Directed Contribution Form

## Custodian/Trustee Information

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_ Zip \_\_\_\_\_  
Phone \_\_\_\_\_

## Depositor Information

Name \_\_\_\_\_  
SSN \_\_\_\_\_ Plan No. \_\_\_\_\_  
Home Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_ Zip \_\_\_\_\_  
County \_\_\_\_\_ Date of Birth \_\_\_\_\_  
Phone \_\_\_\_\_ (Home)  
Phone \_\_\_\_\_ (Work)

## Eligibility Determination

You are eligible to make this deposit because:

- You have compensation equal to the proposed contribution, you satisfy the income and contribution limit requirements as set forth here and on the reverse side, and your Roth IRA contributions when combined with your contributions to a traditional IRA do not exceed the indicated limit.
- You qualify under special spousal contribution rules.
- You qualify under special rollover, transfer, or recharacterization rules.
- You qualify under special recontribution rules with respect to certain storms and hurricanes, special recontribution contribution rules with respect to certain military reservists, special contribution rules with respect to combat zones, special rules relating to the Exxon Valdez litigation, or death gratuities.  
(The special contribution rules are discussed in the Disclosure Statement.)

## Type of Contribution

- Regular or Spousal for:**  Current Year, or  Prior Year
- Conversion:**  Rollover from a Traditional IRA
  - Internal Transfer from a Traditional IRA
  - Transfer from Another Traditional IRA Custodian
  - Direct Rollover from an Employer Plan
- Recharacterization**
- Rollover** — From Another Roth IRA Custodian
- Rollover** — From 401(k) Designated Roth Account
- Transfer** — From Another Roth IRA Custodian
- Transfer** — Surviving Spouse Elects to Treat as Own, If Applicable
- Transfer\*** — Incident to Divorce
- Transfer\*** — Surviving Spouse Elects to Treat as Own
- Transfer\*** — Of an Inherited IRA from Another Custodian
- Transfer\*** — From a Decedent's IRA to Beneficiary's Inherited IRA
- Special Conversion Regarding Exxon Valdez Litigation**
- Special Rollover Contribution of Death Gratuities & SGLI**
- Special Rollover Contribution by Certain Airline Employees**
- Postponed Contribution For Prior Year** \_\_\_\_\_
  - FD — Federal Disaster  EF — Enduring Freedom
  - AF — Allied Force  IF — Iraqi Freedom
  - JE — Joint Endeavor
- Repayment Contribution**  QR — Qualified Reservist  DD — Designated Disaster

\*For any type of rollover, transfer, conversion, or recharacterization, an acceptable certification form must be completed.

## Certification & Signatures

I, the depositor, accept full responsibility for the investment performance and the tax consequences relating to this contribution, and certify that the contribution complies with the contribution and rollover limitations of Internal Revenue Code sections 408A as explained in the Disclosure Statement of the Roth IRA plan agreement. I assume full responsibility for determining the amount of the Roth contribution which I am entitled to make. I expressly understand that my rollover or recharacterization contribution, if any, is irrevocable. I also certify that my conversion or rollover contribution, if any, does not include to any extent, a required minimum distribution amount which is required to be distributed from a traditional IRA or employer plan.

**Depositor** \_\_\_\_\_

**Date** \_\_\_\_\_ 

Custodian/Trustee \_\_\_\_\_

Date \_\_\_\_\_

## Deposit Information

Date \_\_\_\_\_  
Deposit Amount \$ \_\_\_\_\_  
For Tax Year \_\_\_\_\_  
Instr. No. \_\_\_\_\_

## Contribution Limit for Your Regular or Spousal Contribution

| <u>Tax Year</u> | <u>If Not Age 50</u> | <u>If Age 50 or Older</u> |
|-----------------|----------------------|---------------------------|
| 2002-2004       | \$3,000              | \$3,500                   |
| 2005            | \$4,000              | \$4,500                   |
| 2006-2007       | \$4,000              | \$5,000                   |
| 2008-2011       | \$5,000*             | \$6,000*                  |

\*These limits may be adjusted for cost of living changes after 2011.

The contributions which you make to your traditional IRAs and Roth IRAs must be combined for purposes of the contribution limit. Contributions are first considered made to the traditional IRA and then to the Roth IRA, regardless of when the actual contributions are made. Thus, if you contribute more than the limit to such accounts, the excess will arise in the Roth IRA. **Note: All contributions must be in cash. However, rollover, transfer and recharacterization contributions need not be in cash as long as the IRA custodian/trustee agrees to accept such contributions. Special rules apply and would need to be met.**

**Note: Any regular or spousal contribution must be in cash or check.**

## Age Instructions

You are:

- Age 50 or older or
- NOT age 50 or older

You qualify as being age 50 or older if you have attained the age of 50 before the close of the applicable tax year. This is normally December 31.

## Investment Instruction

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



## 2010

### Roth IRA Contribution Chart — Amount of AGI and Filing Status

#### Single, Head of Household or Qualifying Widow(er)

|                     |   |
|---------------------|---|
| Below \$105,000     | Entitled to full contribution amount                            |
| \$105,000-\$119,999 | Entitled to prorated contribution amount – use special formula* |
| \$120,000 or over   | No contribution permissible                                     |

\*Explanation of special formula. Multiply the permissible contribution by the following ratio: amount of adjusted gross income in excess of \$105,000/\$15,000. This will give you a ratio that determines the amount you cannot contribute.

#### Married Filing Jointly

|                     |  |
|---------------------|--|
| Below \$167,000     | Entitled to full contribution amount.                            |
| \$167,000-\$176,999 | Entitled to prorated contribution amount – use special formula.* |
| \$177,000 or over   | No contribution permissible.                                     |

\*Explanation of special formula. Multiply the permissible contribution by the following ratio: amount of adjusted gross income in excess of \$167,000/\$10,000. This will give you a ratio that determines the amount you cannot contribute.

#### Married Filing Separately

|                  |  |
|------------------|--|
| \$0 - \$9,999    | Entitled to prorated contribution amount – use special formula.* |
| \$10,000 or over | No contribution permissible.                                     |

\*Explanation of special formula. Multiply the permissible contribution by the following ratio: amount of adjusted gross income in excess of \$0/\$10,000. This will give you a ratio that determines the amount you cannot contribute.

## 2011

### Roth IRA Contribution Chart — Amount of AGI and Filing Status

#### Single, Head of Household or Qualifying Widow(er)

|                     |   |
|---------------------|---|
| Below \$107,000     | Entitled to full contribution amount                            |
| \$107,000-\$121,999 | Entitled to prorated contribution amount – use special formula* |
| \$122,000 or over   | No contribution permissible                                     |

\*Explanation of special formula. Multiply the permissible contribution by the following ratio: amount of adjusted gross income in excess of \$107,000/\$15,000. This will give you a ratio that determines the amount you cannot contribute.

#### Married Filing Jointly

|                     |  |
|---------------------|--|
| Below \$169,000     | Entitled to full contribution amount.                            |
| \$169,000-\$178,999 | Entitled to prorated contribution amount – use special formula.* |
| \$179,000 or over   | No contribution permissible.                                     |

\*Explanation of special formula. Multiply the permissible contribution by the following ratio: amount of adjusted gross income in excess of \$169,000/\$10,000. This will give you a ratio that determines the amount you cannot contribute.

#### Married Filing Separately

|                  |  |
|------------------|--|
| \$0 - \$9,999    | Entitled to prorated contribution amount – use special formula.* |
| \$10,000 or over | No contribution permissible.                                     |

\*Explanation of special formula. Multiply the permissible contribution by the following ratio: amount of adjusted gross income in excess of \$0/\$10,000. This will give you a ratio that determines the amount you cannot contribute.

