



TIAA-CREF BROKERAGE SERVICES

ROTH CONVERSION/RECHARACTERIZATION REQUEST INSTRUCTIONS

QUESTIONS:

Call 800 927-3059
Monday – Friday
8 a.m. – 7 p.m. (ET)

NOTE: The term “Traditional IRA,” as used in this request and its instructions, will include Traditional IRA and SEP IRA.

PARTICIPANT INFORMATION

Please fill in your name (first, middle initial, last), Social Security Number and state of residence. Provide a two-letter state abbreviation for state of residence.

CONVERSION INSTRUCTIONS

To convert your Traditional IRA to your Roth IRA, please provide the account numbers for the Traditional IRA (delivering account) and the Roth IRA (receiving account).

Tax Consequences of a Roth Conversion: Converting assets from your Traditional IRA to a Roth IRA has income tax consequences, including potential tax penalties that you should carefully consider. The IRA custodian (Pershing LLC), is required by law to report to the Internal Revenue Service (IRS) the Roth conversion from your Traditional IRA to your Roth IRA. Consult with a tax professional to determine if you are eligible for a Roth conversion and your personal income tax liability that may result from this transaction.

RECHARACTERIZATION INSTRUCTIONS

There are two types of recharacterizations. The first is the recharacterization of a contribution from one type of IRA to another; and the other is the recharacterization of a Roth conversion back to a Traditional IRA. A taxpayer converting a Traditional IRA to a Roth IRA and subsequently recharacterizing that conversion may not reconvert that amount until the year following the conversion or 30 days after the recharacterization, whichever is later. Requests to reconvert the same assets immediately after they are recharacterized cannot be accepted.

- To recharacterize your Traditional IRA participant contribution to your Roth IRA, please provide the account numbers for the Traditional IRA (delivering account) and the Roth IRA (receiving account).
- To recharacterize your Roth IRA participant contribution or Roth IRA conversion to your Traditional IRA, please provide the account numbers for the Roth IRA (delivering account) and the Traditional IRA (receiving account).
- Provide the date on which the conversion or contribution was made.
- State the earnings on the conversion or contribution while it was being held in the delivering account.

CONVERSION OR RECHARACTERIZATION AMOUNT

A. CONVERSION: For partial conversions, indicate the dollar amount, description, and quantity of securities that you wish to convert to your Roth IRA in the space provided. Please use the security descriptions as they appear on your brokerage account statement. If more space is needed, attach a separate sheet. An Election of Full Conversion will close your Traditional IRA.

Note: Conversions may include residual income attributable to these assets paid subsequent to the conversion.

B. RECHARACTERIZATION: For partial recharacterizations, indicate the dollar amount, description, and quantity of securities that you wish to recharacterize to your Roth or Traditional IRA. Please use the security descriptions as they appear on your brokerage account statement. If more space is needed, attach a separate sheet. An Election of Full Recharacterization will close the delivering account.



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ROTH CONVERSION/RECHARACTERIZATION REQUEST INSTRUCTIONS

TAX WITHHOLDING ELECTION (RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE)

Unless instructed otherwise, the IRA custodian is required to withhold federal income tax (and state income tax, depending on your residency) from Roth conversions. You may elect not to have federal income tax withheld by completing this section. In some cases, you may elect not to have state income tax withheld. If no election is made, 10% federal income tax and applicable state income tax will be withheld unless you indicate otherwise. For requests to have federal income tax withholding in a dollar amount, ensure that the amount is equal to or greater than 10% of the gross conversion amount. Penalties may be incurred under the estimated tax rules if your withholding and/or tax payments are not sufficient for the tax year. You may revoke your election at any time before your Roth conversion is processed. Your election remains effective until revoked. Taxes withheld from your conversion in accordance with your instructions will not be reversed. For additional information regarding federal and state tax withholding, contact your tax professional.

PARTICIPANT SIGNATURE AND CERTIFICATION

This form cannot be processed without your signature.

By signing this form, I certify that the information provided by me is correct and may be relied upon by the IRA custodian. I understand that I am responsible for determining my eligibility to convert my Traditional IRA to a Roth IRA or recharacterize within the limits set forth by tax laws, related regulations, and plan agreements. I have been advised to see a tax professional regarding this transaction. I assume full responsibility for this transaction and will not hold the IRA custodian liable for any adverse tax consequences or penalties that may result. I understand that the beneficiary information for the account receiving the assets will be in effect as designated in writing by me. If I elect to change beneficiaries, I will submit a change of beneficiary notification acceptable to the IRA custodian.

Use this form to request a conversion of assets from your Brokerage Traditional IRA and SEP IRA to a Roth IRA, or for a recharacterization.

1. ACCOUNT INFORMATION

Account Owner's Name

Social Security Number

 — —

State of Residence (For state tax purpose)

Use of this form will result in a reportable event to the Internal Revenue Service (IRS) and, if applicable, the tax authorities in your state.

2. CONVERSION INSTRUCTIONS

From Traditional IRA Account Number

 —

To Roth IRA Account Number

 —

Note: Converting assets from your Traditional IRA to a Roth IRA has income tax consequences. See the instructions for further details.

Full Conversion – move all cash and securities

Partial Conversion – move the assets as instructed in Section 4

QUESTIONS?

For account information, to check the status of your request or any questions:

Call **800 927-3059**

Monday – Friday

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Note: Recharacterizations are exempt from tax withholding.

3. RECHARACTERIZATION INSTRUCTIONS

Full Recharacterization – move all cash and securities

Partial Recharacterization – move the assets as instructed in Section 4

Recharacterize my contribution **OR** Recharacterize my conversion

From Traditional IRA Account Number

 —

☛ To Roth IRA Account Number

 —

From Roth IRA Account Number

 —

☛ To Traditional IRA Account Number

 —

Date of conversion/contribution (mm/dd/yyyy)

 / /

Net income earned while converted/contributed

\$





TIAA-CREF BROKERAGE SERVICES

ROTH CONVERSION/RECHARACTERIZATION REQUEST

For partial conversion or recharacterization move only those assets listed.

Cash and/or money market balance must be available.

If additional space is needed, please attach a separate sheet.

4. PARTIAL CONVERSION OR RECHARACTERIZATION AMOUNT

Move cash and/or Money Market Funds in the amount of: \$

Move the following securities:

Security Symbol/CUSIP/Description	Quantity
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

Note: Recharacterizations are exempt from tax withholding.

Cash and/or money market must be available in your Traditional IRA.

If an election is not made, we will withhold from your conversion according to your state of residence requirement.

State income tax withholding may be required when you elect federal income tax withholding.

5. TAX WITHHOLDING ELECTION (Please read the tax withholding instructions)

Federal Income Tax Withholding (select one)

If an election is not made below, 10% will be automatically withheld.

Do **not** withhold Federal Income Tax from the Roth Conversion Amount.

Withhold % Federal Income Tax from the Roth Conversion Amount. (must be at least 10%)

Withhold \$ of Federal Income Tax from the Roth Conversion Amount. (must be at least 10%)

State Income Tax Withholding (rates are subject to change without notice)

Do **not** withhold State Income Tax from the Roth Conversion Amount.

Withhold State Income Tax from the Roth Conversion Amount according to my state of residency.

Withhold % State Income Tax from the Roth Conversion Amount.

Withhold \$ of State Income Tax from the Roth Conversion Amount.



TIAA-CREF BROKERAGE SERVICES

ROTH CONVERSION/RECHARACTERIZATION REQUEST

Return this form to:
TIAA-CREF
Brokerage Services
PO Box 1280
Charlotte, NC 28201
Or fax to:
800 914-8922

6. SIGNATURE AND CERTIFICATION

This form cannot be processed without your signature.

By signing this form, I certify that the information provided by me is correct and may be relied upon by the IRA custodian. I understand that I am responsible for determining my eligibility to convert my Traditional IRA to a Roth IRA or recharacterize within the limits set forth by tax laws, related regulations, and plan agreements. I have been advised to see a tax professional regarding this transaction. I assume full responsibility for this transaction and will not hold the IRA custodian liable for any adverse tax consequences or penalties that may result. I understand that the beneficiary information for the account receiving the assets will be in effect as designated in writing by me. If I elect to change beneficiaries, I will submit a change of beneficiary notification acceptable to the IRA custodian.

Signature (IRA Owner)

Date (mm/dd/yyyy)

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