

ROTH IRA ROLLOVER/CONVERSION CERTIFICATION

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

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. Complete Option 1 or Option 2, and the Signature section.

OPTION ONE	ROTH IRA TO ROTH IRA ROLLOVER <i>(For an eligible rollover, questions 1 and 2 must be answered NO.)</i>
<p>1. TIMELINESS - 60 DAYS Have more than 60 days elapsed since you received the distribution from the distributing Roth IRA? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>2. TWELVE MONTH RESTRICTION <i>(For an eligible rollover, both questions must be answered NO.)</i> Did you receive any other distributions from the distributing Roth IRA during the preceding 12 months which you also rolled over? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>Have the assets involved in this transaction been previously rolled over from one Roth IRA to another within the past 12 months? <input type="checkbox"/> YES <input type="checkbox"/> NO</p>	

OPTION TWO	IRA TO ROTH IRA CONVERSION <i>(For an eligible conversion, questions 1 through 6 must be answered NO or NA.)</i>
<p>1. TIMELINESS - 60 DAYS Have more than 60 days elapsed since you received the distribution from the distributing IRA? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>2. 70% CONVERSION RESTRICTION If you are age 70½ or older in this calendar year, does the conversion deposit contain any amounts which constitute a required minimum distribution from the distributing IRA? <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> N/A</p> <p>3. INCOME RESTRICTION Will your modified adjusted gross income in the year of distribution exceed \$100,000? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>4. TAX RETURN RESTRICTION If you are married, will you and your spouse file separate federal income tax returns for the year in which the distribution occurs? <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> N/A</p> <p>5. 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</p> <p>6. 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</p>	

SIGNATURE	
<p>I have read and understand the rollover and conversion rules and conditions on both pages of this form and I have met the requirements for making a Roth IRA rollover or conversion. Due to the important tax consequences of rolling over or 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 rollover or 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 rollover or conversion contribution.</p>	
_____ (Roth IRA Holder)	_____ (Date)
_____ (Witness)	_____ (Date)

Rules And Conditions Applicable To Rollovers/Conversions

GENERAL INFORMATION

A rollover or conversion is a way to move money or property from one IRA to another IRA plan. The Internal Revenue Code (IRC) limits how many rollovers or conversions may occur, how quickly they must be completed and how the Trustee or Custodian must report them. By properly completing this form you are certifying to the Trustee or Custodian that you have satisfied the rules and conditions applicable to your rollover or conversion and that you are making an irrevocable election to treat the transaction as a rollover or conversion.

(Option One) ROTH IRA TO ROTH IRA ROLLOVER

1. TIMELINESS

The funds you receive from the distributing Roth IRA must be deposited into another Roth IRA within 60 days after you receive them. However, this period is 120 days for certain rollovers relating to first-home purchases. When counting the 60 (or 120) days include weekends and holidays. 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.). 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.

2. TWELVE MONTH RESTRICTION

You are entitled to one distribution per year per Roth IRA which may be rolled over. Twelve (12) months must pass after receipt of one distribution which you roll over before you may take another distribution from the same Roth IRA to roll over. The focus is on distributions out of a Roth IRA. A Roth IRA is created by executing a plan agreement, not by depositing a contribution into a separate investment within an existing Roth IRA.

You are entitled to roll over the same assets only once in a twelve (12) month period. Twelve (12) months must elapse between the time you receive a distribution of the assets to be rolled and the time you receive another distribution of those same assets for rollover purposes.

(Option Two) TRADITIONAL IRA TO ROTH IRA CONVERSION

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. When counting the 60 days include weekends and holidays. 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.). 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.

2. 70% 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. INCOME RESTRICTION

If your modified adjusted gross income in the year of distribution exceeds \$100,000, you are not eligible to convert your IRA to a Roth IRA during such year.

4. TAX RETURN RESTRICTION

If you are married and you and your spouse file separate tax returns for the year in which the distribution occurs, you are not eligible to convert your IRA to a Roth IRA during such year unless you and your spouse have lived apart for the entire taxable year.

5. 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 the IRA, you cannot reconvert at this time.

6. 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.