

# IRA Direct Rollover to QRP



Complete this form to request a direct rollover from your American Century Investments® Traditional, Rollover, SEP, SARSEP or SIMPLE IRA to a qualified retirement plan (QRP) held at another financial institution. Examples of QRPs are 401(k) plans, money purchase pension plans and profit sharing plans.

**IMPORTANT:** Before completing this form, please confirm the QRP will accept money from your IRA as a direct rollover and ask how the check should be made payable. If the rollover check is returned to American Century Investments, we may charge a fee to issue a new check.

**Additional rules:**

- Do not use this form for a rollover to a Thrift Savings Plan (TSP). Contact TSP for their form.
- Roth IRAs are not eligible for a rollover to a QRP. This includes Roth money in a SEP, SARSEP or SIMPLE IRA.
- SIMPLE IRAs have a two-year participation requirement that must be met before you can roll money over to another another plan type.

## 1 Provide Information About the Account Owner

\_\_\_\_\_ · \_\_\_\_\_ · \_\_\_\_\_  
First name Middle initial Last name

\_\_\_\_\_ Telephone:  Daytime  Evening  Cell  
U.S. Social Security number

## 2 Indicate the Accounts to be Distributed

Complete Section A and/or B to provide your instructions.

**A. I want to roll over Traditional and/or Rollover IRAs to a QRP.**

- Roll over all of my Traditional IRAs
- Roll over all of my Rollover IRAs
- Roll over only the Traditional/Rollover IRAs provided below. If you do not indicate how much to roll over, we will distribute 100% of the account.

_____	\$	OR	%
Account number	Amount		Percentage
_____	\$	OR	%
Account number	Amount		Percentage
_____	\$	OR	%
Account number	Amount		Percentage

## Indicate the Accounts to be Distributed (continued)

### B. I want to roll over SEP, SARSEP and/or SIMPLE IRAs to a QRP.

Reminder: If you have Roth money in the plan, it will be excluded from your rollover request, even if you select a full distribution. You will need to make separate arrangements to transfer Roth money to a Roth IRA.

- Roll over all of my SEP IRAs under all SEP plans
- Roll over all of my SARSEP IRAs under all SARSEP plans
- Roll over all of my SIMPLE IRAs under all SIMPLE plans
- Roll over only my SEP, SARSEP and SIMPLE IRAs under the Plan IDs provided below. I understand that for partial distributions, funds will be distributed on a pro-rata basis from my funds and non-Roth money types unless I attach alternate instructions.

Plan ID: \_\_\_\_\_  Full distribution (100% of eligible funds/money types)  
 Partial distribution = \$ \_\_\_\_\_ OR \_\_\_\_\_ %  
Amount Percentage

Plan ID: \_\_\_\_\_  Full distribution (100% of eligible funds/money types)  
 Partial distribution = \$ \_\_\_\_\_ OR \_\_\_\_\_ %  
Amount Percentage

## 3 Provide RMD and Withholding Instructions (if applicable)

If you have reached the starting age for required minimum distributions (RMDs), complete this step. RMD funds cannot be included in your rollover to the QRP.

Select option A or B below. If you do not select one, option B will apply.

- A. Please proceed with the direct rollover without removing the RMD. I have withdrawn (or will withdraw) the American Century Investments portion of my annual RMD from an IRA at another financial institution.
- B. Please issue a check payable to me for my current year RMD amount (or the remaining amount, if I have already withdrawn a portion). I have provided my W-4R withholding election below.

### Withholding Instructions (for RMD only):

**Federal Tax Withholding:** Please review the enclosed [IRS Form W-4R](#) and then complete the section below. Please consult a tax advisor if you need assistance determining the federal withholding rate that is appropriate for your situation.

Your withholding rate is determined by the type of payment you will receive. For nonperiodic payments, **the default withholding rate is 10%**. You can choose to have a different rate from 0% to 100%. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions.

If you would like a rate of withholding that is different from the default withholding rate, complete the line below. See the instructions and the [Marginal Rate Tables](#) on the enclosed IRS Form W-4R for additional information.

Enter the rate as a whole number (no decimals) \_\_\_\_\_ % (If left blank, 10% will be withheld)

**State Tax Withholding:** State tax will be withheld according to state regulations if, at the time of your withdrawal, your tax residency is within one of the mandatory withholding states.

## 4 Provide Instructions for the Distribution Check

Contact the QRP for instructions regarding how to issue the rollover check, then provide the information below. Please be sure to provide the QRP's plan number if it is required by the QRP.

Name of Receiving  
Financial Institution: \_\_\_\_\_

QRP Plan Name: \_\_\_\_\_

Type of Plan: \_\_\_\_\_

QRP Plan Number: \_\_\_\_\_ (Your request may be delayed or rejected if left blank.)

**The check will be mailed to your address of record unless you provide alternate mailing instructions below. (Exception: For a rollover to Reliance Trust or ADP Retirement Trust Services, the check will be sent to your address of record so you can attach their form.)**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

## 5 Provide Your Signature

By signing this form, I certify that:

- I intend to roll over my IRA assets to the qualified retirement plan (QRP) designated above.
- I have confirmed that the QRP will accept the IRA money as a direct rollover.
- I understand that Roth money is not eligible for rollover to a QRP and any Roth money held in a SEP, SARSEP or SIMPLE IRA will not be included in the rollover distribution. I understand that if I do not want to leave Roth money in my SEP, SARSEP or SIMPLE IRA, it is my responsibility to contact American Century Investments or another financial institution to initiate a transfer to a Roth IRA.
- I understand that American Century Services, LLC (American Century) will code the distribution as a direct rollover, distribute the RMD to me if applicable (unless I have elected not to have the RMD paid to me), and generate an IRS Form 1099-R to me and the IRS by January 31 of the year following the year in which the direct rollover was completed.
- I understand that American Century will have no responsibility for any tax consequences that occur if the monies are ineligible for rollover and/or the QRP rejects the direct rollover. I also agree to defend, hold harmless and indemnify American Century and its officers, agents, employees, affiliates and successors from liability for any loss, claim or expense that I may sustain as a result of their acting on my instructions contained in this form.
- I have received, read and understand the *IRS Form W-4R* that was provided to me with this distribution form, and my withholding election is based on the W-4R form's instructions and Marginal Rate Tables. I have independently verified that the W-4R form I received is the most current IRS version available. My signature and date on this distribution form also serves as my W-4R form withholding election signature.



Signature \_\_\_\_\_

Date signed \_\_\_\_\_

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