

Roth IRA Conversion



Complete this form to convert all or part of your American Century Investments Traditional, Rollover, SEP, SARSEP or SIMPLE IRA to a Roth IRA.

If you do not already have a Roth IRA, this form serves as your Roth IRA application. To designate beneficiaries for your American Century Roth IRA, please enclose a [Designation of Beneficiary](#) form. You can also log in to your account at americancentury.com to manage beneficiaries at any time.

Important Information:

- A conversion is considered an irrevocable election which cannot be reversed or corrected. Therefore, we encourage you to talk with a tax advisor before converting.
- If you are age 72 or older and have not satisfied your required minimum distribution (RMD), please call us or complete an [IRA Required Minimum Distribution Request](#) to withdraw your RMD before submitting your conversion request. The first amount distributed from your IRA counts toward your RMD, and since an RMD is not eligible for conversion, your entire RMD must be removed prior to any conversion.
- A SIMPLE IRA may not be converted until after the expiration of the two-year holding period, which began on the date the first employer-submitted contribution was made to your SIMPLE IRA.
- You must review the enclosed [IRS Form W-4R](#) before completing step 3.

1 Provide Account Owner Information

_____ First name	_____ Middle initial	_____ Last name
_____ U.S. Social Security number	(_____) _____ Telephone:	<input type="checkbox"/> Daytime <input type="checkbox"/> Evening <input type="checkbox"/> Cell
_____ Email address		

2 Provide Conversion Instructions

List the IRA assets to be converted to a Roth IRA.

Account #/Plan ID #: _____	How much?: <input type="checkbox"/> All or \$ _____
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Conversions from SEP, SARSEP and SIMPLE IRAs will be taken proportionately across funds and contribution sources unless you provide alternate instructions here:

3 Provide Withholding Instructions

Federal Tax Withholding: You are responsible for paying income tax on any amount converted from your IRA that has not previously been taxed.

- If you are under age 59½ and you choose to have taxes withheld from the amount you convert, **the amount withheld may be subject to an early distribution penalty tax** unless you make up the difference out of pocket and add it to your Roth IRA within 60 days. Any amount not rolled over is considered an early distribution.
- In January of the year after the conversion, we will send Form 1099-R to you and the IRS to report the distribution from your IRA. In May of that year, we will send Form 5498 to you and the IRS to report the conversion to your Roth IRA.

Please review the enclosed [IRS Form W-4R](#) to determine your federal tax withholding rate, then use that information to 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 Your Signature and the Date Signed

Please sign exactly as your name appears in step 1 and provide the date signed.

By signing below,

- I authorize the conversion to a Roth IRA as requested on this form and have included a Roth IRA application unless I already have a Roth IRA.
- I accept full responsibility for complying with all IRS rules for conversions and indemnify American Century Services, LLC ("American Century"), its affiliates and their officers, agents, employees and successors from liability for any loss, claim or expense that I may sustain if I fail to meet IRS requirements.
- I have read and understand the *IRS Form W-4R* that was provided to me with this 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.

If this form will be used to establish a new Roth IRA, I also certify that:

- I have received and read the Roth IRA *Disclosure Statement and Custodial Agreement*.
- I am of legal age, or I am accepting the appointment of Responsible Individual for the IRA that is being established for an individual who is a minor.
- I have read and agree to be bound by the provisions of the prospectus for the fund(s) in which I am investing.
- I have read and understand the *Service Options* flier, which is part of this form by reference.
- I understand that providing my email address gives American Century Investments permission to send me information about products and services via email.
- I authorize American Century Services, LLC ("American Century"), its affiliated companies and agents, to act upon my instructions provided herein. I understand that I am authorized to transact business on this account by telephone, online, by fax, in writing, or by any other means acceptable to American Century. This authorization applies to all like registered current and future accounts in all investment companies in the American Century family, listed under the taxpayer identification number shown on this form.

4**Provide Your Signature and the Date Signed (continued)**

Continued from page 2...

- In consideration of American Century accepting this form as an account application, I 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 transaction instructions they believe to be genuine.
- I understand that American Century will use reasonable procedures to confirm that instructions submitted by any account owner or trustee online, by telephone, by fax, in writing, or by any other means acceptable to American Century, are genuine, including personal identification, recording of telephone conversations and providing written or electronic confirmation of each transaction. A failure on their part to employ such procedures may subject them to liability for any loss due to unauthorized or fraudulent instructions.
- I understand that neither American Century nor its affiliated companies or agents shall be responsible or liable for any damages related to online services including but not limited to those caused by theft, unauthorized access, failure of electronic or mechanical equipment, communications line failure or telephone or interconnectivity problems or other occurrences beyond their control.
- I acknowledge that State Street Bank and Trust Company and American Century shall not be liable for any tax or other consequences in connection with contributions to my IRA.
- **Important Information About New Accounts:** A federal law, established to help stop the funding of terrorism and money laundering activities, requires financial institutions to verify the identity of each person who opens an account. American Century will verify your identity using the name, street address, date of birth and Social Security number that you provide in this application. In some instances, we may request additional documentation.

Certify Your Tax ID

If you'd like more information about certifying your taxpayer identification number, please review the General Instructions on IRS Form W-9, which can be found at www.irs.gov.

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number, and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.



Signature

Date signed

Custodial Acceptance for IRAs. If all required forms and information are properly submitted, State Street Bank and Trust Company will accept appointment as Custodian of the Custodial Account. However, this Agreement is not binding upon the Custodian until the Depositor has received a statement confirming the initial transaction for the Custodial Account. Receipt by the Depositor of a confirmation of the purchase of the Fund shares indicated in the Depositor's Application will serve as notification of State Street Bank and Trust Company's acceptance of appointment as Custodian of the Custodial Account.

STATE STREET BANK AND TRUST COMPANY, CUSTODIAN