



# PENSICO TRUST COMPANY

Please return original to:

**Regular Mail:**  
P.O. Box 26903  
San Francisco, CA  
94126-6903

**Overnight Delivery Only:**  
450 Sansome Street, Fl. 14  
San Francisco, CA  
94111-3306

# Roth Conversion

IRA ➔ Roth IRA

SEP IRA ➔ Roth IRA

Qualified Plan ➔ Roth IRA

## Roth IRA Conversion

### Steps:

A) Check with a tax or financial advisor to make sure that you are eligible to do a conversion, and that you are able to pay income tax on any converted amount.

B) Mail the following to PENSICO Trust:

- 1. **IRA Application Kit** (if you are funding a new Roth IRA account)
- 2. This **Roth IRA Conversion** form
- 3. One of the following forms to be used in conjunction with this **Roth IRA Conversion** form
  - **IRA Cash Transfer Request**
  - **IRA In-Kind Transfer Request**
  - **IRA 60-Day Cash Rollover Certification**
  - **IRA Cash Direct Rollover Certification**
  - **IRA In-Kind Direct Rollover Certification**
- 4. A **copy of a recent account statement** of the IRA or plan from which you are requesting a conversion

C) Contact your current IRA custodian or plan administrator to request a liquidation.

This will expedite the conversion process. Request your current IRA custodian or plan administrator to liquidate non-cash assets in an amount sufficient to cover your conversion request.

*Have Questions?*

*Call 866-818-4IRA (4472) for help completing these forms.*

*All forms are available at [www.penscotrust.com](http://www.penscotrust.com).*

## 1. Accountholder Information

I am opening a new Roth IRA (**IRA Application** attached) **OR**

I am funding my existing PENSICO Trust Roth IRA Account #: \_\_\_\_\_

Accountholder's First Name \_\_\_\_\_

Middle Last \_\_\_\_\_

Social Security #: \_\_\_\_\_

Primary Phone #: \_\_\_\_\_ Ext.: \_\_\_\_\_

## 2. Roth Conversion Information

Initial ONE box:

Initial here if you wish to convert funds from an existing PENSICO Trust traditional IRA to a PENSICO Trust Roth IRA.

Initial here to convert funds from a traditional IRA from another institution or from a plan to a PENSICO Trust Roth IRA.

I assume full responsibility for this conversion transaction, and I hold PENSICO Trust Company and its agents harmless for any adverse consequences that may result from this transaction.

All the following must be answered "YES" or "N/A" in order for the conversion to be permissible under the tax laws:

N/A YES NO

1. No more than 60 days have elapsed since I received the distribution from the distributing IRA or plan. (If you are a death beneficiary making a conversion from a plan, you must check "N/A" because your conversion must be a direct transfer from the plan to your PENSICO Trust Roth IRA.)

2. If I am married, I and my spouse will not be filing separate income tax returns for the year.

3. If applicable to me, I have taken my required minimum distribution from my distributing IRA or plan for this year.

## 3. Signature



Accountholder Signature \_\_\_\_\_

Date \_\_\_\_\_