

Roth IRA Conversion / Recharacterization Request Form

Policy Number _____

Owner Name _____

Use this form to request that your Traditional or SEP – IRA with Reliance Standard Life be converted to a Roth IRA or that a contribution to your Traditional or Roth IRA be recharacterized.

Please complete all required sections or your request's processing could be delayed.

Traditional/SEP IRA to Roth Conversion

Conversion. The contract owner certifies that he/she is eligible (tax filing status not married, filing separately) to convert his/her existing RSL traditional or SEP IRA to a Roth IRA; that the contributions to the existing IRA are eligible to be converted; and that he/she understands the tax consequences of the conversion.

For specific questions about your own personal tax situation, please speak to your tax advisor.

Contribution Recharacterization

The contract owner may request that all or part of a contribution, plus any income allocated to that contribution, to his/her Traditional or Roth IRA (the First IRA) be transferred to another IRA (the Second IRA) **on or before his/her tax return due date, plus extensions, for the tax year in which the contribution was made.** The contract owner may then treat the contribution as having been made to the Second IRA and report it accordingly on their tax return.

Recharacterization of

Contribution from Roth to Traditional Date of Contribution: _____

Contribution from Traditional to Roth Date of Contribution: _____

The earnings attributable to the contribution to be recharacterized are calculated using the following methodology:

Net Income = Contribution, TIMES (the Adjusted Closing Balance, MINUS the Adjusted Opening Balance, DIVIDED BY the Adjusted Opening Balance).

$$\text{Net Income} = \text{Contribution} \times \frac{\text{Adjusted Closing Balance} - \text{Adjusted Opening Balance}}{\text{Adjusted Opening Balance}}$$

I request to recharacterize all or a portion of my existing Roth or Traditional IRA, the total of which is calculated below (RSL will calculate if left blank).

Principal: \$ _____ + Earnings: \$ _____ = TOTAL: \$ _____

Signature Section

Owner

Name (printed): _____

Signature: _____

Date: ____ / ____ / 20____

Spousal Consent (AZ, CA, ID, LA, NV, NM, TX, WA & WI)

I am not married I am married

Spouse Name (printed): _____

Spouse Signature: _____

Date: ____ / ____ / 20____