

IRA Contribution Instructions

for Traditional and SIMPLE IRAs

1 IRA OWNER INFORMATION

| | | | |
|-------------------------------------|------------------------|---------------|----------------------|
| NAME, ADDRESS, CITY, STATE, AND ZIP | | | |
| | | | |
| IRA ACCOUNT (PLAN) NUMBER | SOCIAL SECURITY NUMBER | DATE OF BIRTH | DAYTIME PHONE NUMBER |
| | | | |

2 TRADITIONAL IRA CONTRIBUTION (See Additional Information included with this form.)

| INVESTMENT NUMBER | AMOUNT | CONTRIBUTION DATE | TAX YEAR |
|---|--------|-------------------|----------|
| | \$ | | |
| CONTRIBUTION TYPE: <input type="checkbox"/> Regular (including Catch-Up) <input type="checkbox"/> Rollover/Direct Rollover from an Eligible Retirement Plan <input type="checkbox"/> Simplified Employee Pension (SEP) Plan <input type="checkbox"/> Qualified Reservist/Designated Disaster Distribution Repayment* <input type="checkbox"/> Recharacterization <input type="checkbox"/> Disaster/Combat Zone Postponed Contribution* <input type="checkbox"/> Rollover <input type="checkbox"/> *Reason Code (if applicable) _____ <input type="checkbox"/> Transfer | | | |

3 SIMPLE IRA CONTRIBUTION (See Additional Information included with this form.)

| INVESTMENT NUMBER | AMOUNT | CONTRIBUTION DATE | TAX YEAR | INITIAL CONTRIBUTION DATE |
|---|--------|-------------------|----------|---------------------------|
| | \$ | | | |
| CONTRIBUTION TYPE: <input type="checkbox"/> Employer Contribution <input type="checkbox"/> Rollover from a SIMPLE IRA <input type="checkbox"/> Recharacterization <input type="checkbox"/> Transfer from a SIMPLE IRA | | | | |

4 EMPLOYER INFORMATION (For SEP or SIMPLE contributions.)

| | |
|-------------------------------------|--------------------------------|
| NAME, ADDRESS, CITY, STATE, AND ZIP | TAXPAYER IDENTIFICATION NUMBER |
| | |
| | DAYTIME PHONE NUMBER |
| | |

5 SIGNATURES

I certify that I am the IRA owner, employer, or individual legally authorized to complete this form. I certify the accuracy of the information set forth in this form, and I authorize this transaction. I certify that this contribution is eligible for deposit, and I assume full responsibility for determining my eligibility and for ensuring the eligibility of the contributions. My designation of the tax year for my contribution, and any election to treat a contribution as a rollover or recharacterization, is irrevocable. I indemnify and agree to hold the custodian/trustee harmless from any resulting liabilities. I acknowledge that the custodian/trustee cannot provide, and has not provided, me with tax or legal advice. I have been advised to seek the guidance of a tax or legal professional.

Signature of IRA Owner/Employer

Date

Signature of Custodian/Trustee

Date

ADDITIONAL INFORMATION

Purpose. The IRA Contribution Instructions for Traditional and SIMPLE IRAs form is used to document an Individual Retirement Account (IRA) contribution transaction.

Additional Documents. Applicable law or policies of the IRA custodian/trustee may require additional documentation. For a recharacterization, the Internal Revenue Service (IRS) requires you to provide a written notice of recharacterization.

For Additional Guidance. It is in your best interest to seek the guidance of a tax or legal professional before completing this document. You should also reference the IRA agreement and disclosure statement and/or amendments provided by the custodian/trustee. For more information, refer to IRS Publication 590, *Individual Retirement Arrangements (IRAs)*, IRS Publication 560, *Retirement Plans for Small Business*, IRS Form 5498, *IRA Contribution Information*, your local IRS office, or the IRS's web site at www.irs.gov.

Terms. A general understanding of the following terms may be helpful in completing your transactions.

Disaster/Combat Zone Postponed Contribution. IRA owners serving in a combat zone or hazardous duty area, or affected by a federally declared disaster area, have an additional period after the normal contribution due date of April 15 to make annual IRA contributions for a prior year. Indicate the reason code as provided by the reporting instructions for IRS Form 5498 (e.g., FD for a postponed contribution due to an extension of the contribution due date because of a federally designated disaster).

Eligible Retirement Plan. Eligible retirement plans include qualified trusts under Internal Revenue Code (IRC) Section 401(a), annuity plans under IRC Section 403(a), annuity contracts under IRC Section 403(b), and certain governmental IRC Section 457(b) plans. Common names for these plans include 401(k), profit sharing, pension, money purchase, federal thrift savings, and tax-sheltered annuity plans.

Qualified Reservist/Designated Disaster Distribution Repayment. If you are a qualified reservist ordered or called to active duty after September 11, 2001 for more than 179 days (or for an indefinite period), and take an IRA distribution or take certain elective deferrals from an eligible retirement plan after September 11, 2001, and before the end of your active duty, you may make one or more contributions of these assets to your IRA within two years of the end of your active duty.

Individuals in certain federally declared disaster areas may be given the opportunity to take qualified distributions (subject to applicable time periods defined by law) in aggregation from IRAs and other eligible retirement plans up to the prescribed limit (e.g., \$100,000 for Midwestern Disaster and Hurricane Katrina). An individual may be allowed three years after the date of receipt to roll over all or part of the qualified distribution without being subject to the one rollover per 12-month rule or the 60-day requirement. Certain first-time homebuyer or hardship distributions may be eligible for rollover within a prescribed time period. Indicate the reason code as provided by the reporting instructions for IRS Form 5498 (e.g., DD for repayment of a federally designated disaster distribution).

Reason Code. The reporting instructions for IRS Form 5498 provide a code for use with designated IRA contribution types. Enter the code, if applicable, to indicate the reason for the contribution.

Recharacterization. A recharacterization is the method by which an IRA owner can redesignate the type of IRA contribution made for the year. The deadline to recharacterize a contribution, plus earnings, for any tax year is the IRA owner's tax-filing due date, including extensions. The IRS also requires you to provide a written notice of recharacterization.

SIMPLE IRA Contribution. Employer contributions include employee deferrals, employer matching contributions, and employer nonelective contributions.

SIMPLE IRA Restrictions. You are not allowed to transfer or roll over assets from an eligible retirement plan to a SIMPLE IRA. A rollover or transfer from a SIMPLE IRA to a traditional IRA is not allowed within a two-year period that begins on the date of the initial contribution to your SIMPLE IRA. You may, however, roll over or transfer a SIMPLE IRA to a SIMPLE IRA within the two-year period.

SEP or SIMPLE Employer Contributions. All SEP or SIMPLE contributions should be made by the employer sponsoring the SEP plan or SIMPLE.

Traditional IRA Contributions. An annual contribution, commonly referred to as a regular contribution, is your contribution for the tax year, and is based on your and/or your spouse's compensation. Your designation of the tax year for your contribution is irrevocable. You may direct all or a portion of any tax refund directly to an IRA.

Contribution By Your Spouse. If you are married, file a joint federal income tax return, and are younger than age 70 1/2 during the entire tax year, you and/or your spouse may make a contribution on your behalf for that tax year if you and/or your spouse have compensation. This contribution must be made into your IRA, and it cannot exceed the contribution limits applicable to regular IRA contributions.

Catch-Up Contributions. Catch-up contributions are IRA contributions made in addition to any other regular IRA contributions. You are eligible to make catch-up contributions if you meet the eligibility requirements for regular contributions and you attain age 50 by the end of the taxable year for which a catch-up contribution is being made.

Maximum Contribution Limits. Your regular and catch-up IRA contributions are limited to the lesser of 100 percent of your and/or your spouse's compensation or the dollar amounts set forth on the following chart.

| Contribution Tax Year | Regular Contribution Limit | Catch-Up Contribution Limit | Total Contribution Limit |
|-----------------------|----------------------------|-----------------------------|--------------------------|
| 2009 | \$5,000 | \$1,000 | \$6,000 |
| 2010 | \$5,000 | \$1,000 | \$6,000 |
| 2011 and later | \$5,000 + COLA* | \$1,000 | \$6,000 + COLA* |

*The regular IRA contribution limits are subject to annual cost-of-living adjustments (COLAs).