

# Submission instructions

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## CONTRIBUTION ELIGIBILITY



### PART 1. ROTH IRA OWNER

Name (First/MI/Last) \_\_\_\_\_  
Social Security Number \_\_\_\_\_  
Date of Birth \_\_\_\_\_ Phone \_\_\_\_\_  
Email Address \_\_\_\_\_  
Account Number \_\_\_\_\_ Suffix \_\_\_\_\_  
Security Code \_\_\_\_\_

### PART 2. INHERITED IRA CUSTODIAN

*To be completed by the inherited IRA custodian*

Name \_\_\_\_\_  
Address Line 1 \_\_\_\_\_  
Address Line 2 \_\_\_\_\_  
City/State/ZIP \_\_\_\_\_  
Phone \_\_\_\_\_ Organization Number \_\_\_\_\_

☐ This is an amendment to an existing inherited IRA.

### PART 3. CONTRIBUTION TYPE ELIGIBILITY REQUIREMENTS

*To be eligible for a Roth IRA contribution type listed below, all statements for that contribution type must be true. Refer to page 2 for rules and conditions that apply to contribution eligibility.*

#### **REGULAR** (Includes catch-up contributions)

- ☐ I have earned income or other eligible compensation during the tax year for which the contribution is made.  
☐ My modified adjusted gross income (MAGI) during the tax year of the contribution is within the maximum permitted limits.

#### **ROLLOVER FROM A ROTH IRA**

- ☐ I received the assets from the distributing Roth IRA within the last 60 days.  
☐ I have not rolled over any other distribution from any of my IRAs (Traditional, Roth, or SIMPLE) within the last 12 months.

#### **DIRECT OR INDIRECT ROLLOVER FROM AN ELIGIBLE EMPLOYER-SPONSORED RETIREMENT PLAN**

- ☐ I am the plan participant, spouse beneficiary, alternate payee of a qualified domestic relations order, or nonspouse beneficiary of the plan participant.  
☐ This rollover contribution is from an eligible employer-sponsored retirement plan.  
☐ This rollover contribution does not contain any ineligible rollover distributions.

**If the check from the plan is payable to you, the following statement must also be true.**

- ☐ I received the check within the last 60 days.

#### **CONVERSION FROM A TRADITIONAL IRA OR SIMPLE IRA**

- ☐ This conversion contribution does not contain a required minimum distribution.

**If the assets are not payable directly to your Roth IRA, the following statement also must be true.**

- ☐ I received the assets within the last 60 days.

**If this is a conversion of assets from a SIMPLE IRA, the following statement also must be true.**

- ☐ More than two years have passed since the first contribution to my SIMPLE IRA.

### PART 4. SIGNATURE

I certify that all of the information provided by me is accurate and may be relied upon by the trustee or custodian. I certify that I am eligible for the type of Roth IRA contribution being made.

**X** \_\_\_\_\_  
Signature of Roth IRA Owner

\_\_\_\_\_  
Date (mm/dd/yyyy)

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## RULES AND CONDITIONS APPLICABLE TO ROTH IRA CONTRIBUTION ELIGIBILITY

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The Roth IRA contribution rules are often complex. The general rules are listed below. If you have any questions regarding a contribution, please consult with a competent tax professional or refer to IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*, for more information. This publication is available on the IRS website at [www.irs.gov](http://www.irs.gov) or by calling 1-800-TAX-FORM.

### REGULAR

You may contribute to a Roth IRA if you have earned income or other eligible compensation, and your modified adjusted gross income (MAGI) is within certain limits. You are not eligible for a Roth IRA contribution if your MAGI is \$206,000 or greater (for 2020) or \$208,000 or greater (for 2021), and you are a married taxpayer filing a joint income tax return, your MAGI is \$10,000 or greater and you are a married taxpayer filing a separate income tax return, or your MAGI is \$139,000 or greater (for 2020) or \$140,000 or greater (for 2021), and you are any other taxpayer.

**Contribution Limit.** The total amount you may contribute to a Roth IRA for any tax year cannot exceed the lesser of the annual published limit (\$6,000 for 2020 and 2021) or 100 percent of your earned income and other eligible compensation. Your Roth IRA contribution is limited if your MAGI exceeds \$196,000 (for 2020) or \$198,000 (for 2021), if you are a married taxpayer filing a joint income tax return, or exceeds \$124,000 (for 2020) or \$125,000 (for 2021), if you are any other taxpayer. If you are a married taxpayer filing a separate income tax return, you may only contribute if your MAGI does not exceed \$10,000. If you also maintain a Traditional IRA, the maximum contribution to your Roth IRA is reduced by any contributions you make to your Traditional IRA.

**Catch-Up Contribution.** If you are age 50 or older by the end of the year, you may be eligible to make an additional catch-up contribution of \$1,000 to a Roth IRA for that tax year.

### ROLLOVERS FROM A ROTH IRA

**Timeliness.** The assets you receive from the distributing Roth IRA generally must be deposited into another Roth IRA within 60 calendar days.

**Twelve-Month Restriction.** You are permitted to roll over only one distribution from an IRA (Traditional, Roth, or SIMPLE) in a 12-month period, regardless of the number of IRAs you own.

### DIRECT OR INDIRECT ROLLOVER FROM AN ELIGIBLE EMPLOYER-SPONSORED RETIREMENT PLAN

**Eligible Person.** You are an eligible person only if you were or are a participant in an eligible plan, the surviving spouse beneficiary of a deceased participant, or the alternate payee (spouse or former spouse) identified in a qualified domestic relations order. A nonspouse beneficiary may roll over to an inherited Roth IRA only as a direct rollover.

**Eligible Plan.** A distribution will not be eligible to be rolled over unless the distribution is made from an eligible employer-sponsored retirement plan. A rollover contribution must be from one of the following eligible employer-sponsored retirement plans: qualified retirement plan (Internal Revenue Code Section (IRC Sec.) 401(a) (e.g., 401(k), profit sharing, money purchase pension)), annuity plan (IRC Sec. 403(a)), tax-sheltered annuity plan (IRC Sec. 403(b)), governmental deferred compensation plan (IRC Sec. 457(b)), or federal Thrift Savings Plan.

**Ineligible Rollover Distributions.** The following types of distributions are ineligible for rollover.

- Required minimum distributions
- Distributions that are part of a series of substantially equal periodic payments (made over single or joint life expectancy or a specified period of 10 or more years)
- Hardship distributions
- Returns of 401(k) elective deferrals because of the IRC Sec. 415 allocation limitations
- Returns of excess contributions and excess aggregate contributions from a 401(k) or 401(m) plan
- Returns of excess deferrals (i.e., amounts that exceed the deferral limit)
- Plan loan amounts that are treated as distributions because of a default or because the loan does not meet the IRC Sec. 72(p) requirements
- Dividends paid on employer securities as described in IRC Sec. 404(k)
- PS 58 costs (associated with life insurance coverage)
- Permissible withdrawals from eligible automatic contribution arrangements (generally within 90 days of the first automatic contribution)

**Timeliness.** If payable to you, the assets you receive from the distributing plan generally must be deposited into a Roth IRA within 60 calendar days.

### CONVERSION FROM A TRADITIONAL IRA OR SIMPLE IRA

**Required Minimum Distribution.** Distributions that represent required minimum distributions paid to an IRA owner or beneficiary may not be converted.

**Timeliness.** If payable to you, the assets you receive from the distributing IRA must be deposited into a Roth IRA within 60 calendar days.

**SIMPLE IRA Rollover Restriction.** SIMPLE IRA assets may not be converted to a Roth IRA within two years of the first contribution to your SIMPLE IRA.