

# Submission instructions

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# TRADITIONAL IRA CONTRIBUTION ELIGIBILITY



## PART 1. 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 an 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 eligible compensation during the tax year for which the contribution is made.

### ROLLOVER FROM A TRADITIONAL IRA OR SIMPLE IRA

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

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

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

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

☐ I received the assets within the last 60 days.

## 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 IRA contribution being made.

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

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

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## RULES AND CONDITIONS APPLICABLE TO TRADITIONAL IRA CONTRIBUTION ELIGIBILITY

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The 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 make a regular contribution to a Traditional IRA at any age if you have eligible compensation.

**Contribution Limit.** The total amount you may contribute to a Traditional 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 eligible compensation. If you also maintain a Roth IRA, the maximum contribution to your Traditional IRA is reduced by any contributions you make to your Roth 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 an IRA for that tax year.

### ROLLOVERS FROM A TRADITIONAL IRA OR SIMPLE IRA

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

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

**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.

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

### DIRECT OR INDIRECT ROLLOVER FROM AN 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 assets to an inherited Traditional 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 for 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)
- Designated Roth account contributions (these contributions may be rolled over only to a Roth IRA)

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