

# Recharacterization Request Form

**INSTRUCTIONS:**

1. Complete the attached Recharacterization Request Form.
2. Sign the form
3. Mail or fax the completed, signed form to:

Please send to: **Regular Mail**

Primerica Shareholder Services  
P.O. Box 534485  
Pittsburgh, PA 15253 – 4485

Client Service: (800) 544-5445

Fax Service: (833) 748-3938\*

**Overnight Mail**

Primerica Shareholder Services  
Attention: 534485  
500 Ross Street, 154-0520  
Pittsburgh, PA 15262

You may use this form if (1) you are recharacterizing a current year regular contribution(s), plus earnings, from a Traditional IRA to a Roth IRA, or from a Roth IRA to a Traditional IRA; (2) you may also use this form to recharacterize a prior year regular contribution, plus earnings, if requested by the tax filing deadline (including extensions) for the taxable year for which the contribution was made to the FIRST IRA.

\***Fax Service:** If you have an existing account with PSS for the desired registration which the assets are to be deposited, you may fax the attached completed form for processing.

**IMPORTANT:** DO NOT USE this form to request a conversion from a Traditional IRA (including SEP IRAs, SARSEP IRAs, and SIMPLE IRAs) to a Roth IRA. Roth Conversions must be submitted on the POL-ROTHCON Roth Conversion form.

**NOTE:**

- You can only recharacterize current or prior year contributions.
- The Tax Cuts and Jobs Act eliminates the option to recharacterize a conversion that occurs after 12/31/2017. A shareholder who does a conversion in 2018 or later may not instruct Primerica Shareholder Services to unwind the conversion. If callers have questions about how this may impact them please refer them to consult a tax advisor or contact the Internal Revenue Service at 1-800-829-3676. Primerica Shareholder Services does not offer tax advice. For Roth Conversions done in 2017 the deadline for Recharacterization was 10/15/2018 (tax filing plus extension).

**REQUIRED INFORMATION SECTION**

You must include the account owner's name, account number, social security number, and date of birth.

**SECTION 1 – RECHARACTERIZATION SELECTION**

- Select the check box to indicate you want to request a crossover / recharacterization between a Roth and Traditional account.

**SECTION 2 – EARNINGS ATTRIBUTABLE TO A RECHARACTERIZED ATTESTATION**

- Select the check box to attest you understand that Primerica Shareholder Services (PSS) will calculate the earnings / loss on the recharacterization and that you will accept the calculation estimated by PSS.

**SECTION 3 – CONTRIBUTION YEAR AND AMOUNT**

- Select one option: recharacterizing prior year contributions (the purchase was made during the last calendar year), or recharacterizing current contributions (purchase was made during this calendar year).
- If a contribution was made during this calendar year, but designated as a prior year contribution, this contribution is considered to be a prior year contribution.
- Select all shares to be recharacterized or select and provide the specific dollar amount to be recharacterized.

**SECTION 4 – TYPE OF ACCOUNT TO PROCESS RECHARACTERIZATION INTO**

**NOTE:** The assets must be recharacterized into the same fund and class of shares. For a recharacterization, Traditional IRA assets can only be placed into a Roth IRA, and Roth IRA assets only into a Traditional IRA.

- Select one of the options to indicate the account that the Recharacterization will be processed into.
- If you do not have an existing account, you must complete the appropriate New Account Application (SB-51) in order to open the relevant account type and process your request.
- Optional Feature:
  - Select the check box if you are currently investing using the Pre-Authorized Draft (PAC) option and wish to stop this option.

**SECTION 5 – SIGNATURE**

- The account owner must sign and date the form.

(This page retained by the Client)

(Continue)

**REQUIRED INFORMATION:** Please complete all information to avoid any delay in processing your request.

Account Owner Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Account Number: \_\_\_\_\_ (The account number is from which the Recharacterization is to be processed.)

### 1 RECHARACTERIZATION SELECTION

Select the check box

Crossover / Recharacterization (Roth to Traditional IRA or Tradition to Roth IRA)

### 2 EARNINGS ATTRIBUTABLE TO A RECHARACTERIZED ATTESTATION

Select the check box

Earnings Attributable to be Recharacterized - PSS will calculate the earnings / loss on the Recharacterization and I will accept the calculation estimated of PSS.

### 3 CONTRIBUTION YEAR AND AMOUNT

Please indicate whether the amount you are recharacterizing was made as a prior year contribution (the purchase was made during the previous calendar year) or as a current year contribution (purchase was made during this calendar year). If a contribution was made during this calendar year but designated as a prior year contribution, this recharacterization would be considered a prior year recharacterization. Please note that the Internal Revenue Service automatically extends the deadline for recharacterizations of regular Traditional IRA contributions, regular and Roth IRA contributions. The automatic extension is six months (generally, October 15<sup>th</sup>) from the due date of the original tax return for which the contribution was made if your taxes were filed timely. If you recharacterize between April 15<sup>th</sup> and October 15<sup>th</sup>, you will be required to amend your tax return. For more information, contact your tax advisor.

I am recharacterizing a PRIOR year contribution(s).       ALL      OR       \$ \_\_\_\_\_

I am recharacterizing a CURRENT year contribution(s).       ALL      OR       \$ \_\_\_\_\_

### 4 TYPE OF ACCOUNT TO PROCESS RECHARACTERIZATION INTO

Select one option

To my existing Traditional IRA account number: \_\_\_\_\_

To a new Traditional IRA account, attached is my completed PSS Traditional IRA application (SB-51).

To my existing Roth IRA account number: \_\_\_\_\_

To a new Roth IRA account, attached is my completed PSS Roth IRA application (SB-51).

**NOTE:** The assets must be recharacterized into the same fund and class of shares. For a recharacaterization, Traditional IRA assets can only be placed into a Roth IRA, and Roth IRA assets only into a Traditional IRA.

Optional Feature:

Stop the Pre-Authorized Draft (PAC) on my existing PSS account.

### 5 SIGNATURE

I hereby affirm that the information given is true and correct, and authorize and request Primerica Shareholder Services to recharacterize according to the instructions on this form.

**X** \_\_\_\_\_

Account Owner's Signature

Date