

Looking for an easier, faster way to submit paperwork? Try the **SERVICENOW** option at www.StrataTrust.com/Forms
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Use this form when you want to complete a conversion of all or part of your existing Traditional, SEP, or SIMPLE IRA to a Roth IRA when both accounts are held with STRATA Trust Company ("STRATA").

If you do not currently have a Roth IRA account with STRATA, please complete a [Roth IRA Application](#) in addition to your Roth Conversion Request form to avoid processing delays. Contact your tax professional with any questions regarding the potential tax consequences of your conversion.

Please Note

- **Age 73 and Older:** If you are 73 years of age or older by December 31 of the current year, a [required minimum distribution](#) must be satisfied before requesting a Roth conversion.
- **Under Age 59½:** If you are under age 59½, you may be subject to a 10% early withdrawal penalty on any amounts distributed from your IRA and not converted to a Roth IRA within 60 days.
- **Permanent Conversions:** Beginning in tax year 2018, Roth conversions are permanent per IRS regulations. Partial or full conversions can no longer be recharacterized.
- **Additional Information:** More details about Roth conversions are available in [IRS Publication 590-A](#).

The IRA accountholder is responsible for maintaining records of Roth IRA conversions, recharacterizations, and annual contributions to complete their federal tax forms.

Section 1 Account Information

Accountholder Name		Account Number to be Converted	
Social Security Number (Last 4 Digits Only)	Daytime Phone	Birthdate	Email
Address of Record		City	State Zip
Type of IRA Being Converted: ☐ Traditional ☐ Inherited Traditional (May only be converted to an inherited Roth by an inherited spouse.)		☐ SEP ☐ SIMPLE (Must meet 2-year holding requirement).	
Roth IRA Account Number: _____ Leave blank if a new Roth IRA will be opened. Be sure to complete a Roth IRA Application if you do not already have one held at STRATA.		Domicile State: _____ If different from your Address of Record, list the Domicile State for tax withholding.	

Section 2 Roth Conversion Instructions

A Conversion Fee will apply to this request. You will also be responsible for any additional fees required for the conversion and registration of assets. *Any fees incurred are not included in the gross distribution amount requested.* For more information refer to STRATA's [IRA Fee Schedule](#).

What type of conversion will this be? ☐ Partial Conversion ☐ Complete Conversion

Select One:

- ☐ All Available Cash
- ☐ Cash in the Amount of \$_____ (Gross Amount) + Fees \$_____
- ☐ In-Kind Conversion (Continue to chart below to provide asset details.)

➔ **For In-Kind Conversions Only:** When requesting an in-kind conversion of an asset, you may be asked to provide an independent valuation for the asset(s). A STRATA team member will reach out if this is necessary with further instructions. Provide asset information below:

Asset Name/Description	# of Shares	Approximate Value

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Section 3 Federal Tax Withholding Election and Information

If withholding is requested, there must be sufficient cash in your account to remit this withholding amount along with the associated withholding fee.

If you do not choose an election, we are required to withhold federal taxes at a flat 10% rate. We will not reverse any federal withholding in the event you neglect to make an election. See *IRS Publication 505: Tax Withholding and Estimated Tax* available on the IRS website, www.irs.gov.

Withholding Notice Information (Section references are to the Internal Revenue Code):

- **Basic Information.** Generally, federal income tax withholding applies to payments made from pensions, profit sharing, stock bonuses, annuities, certain deferred compensation plans, IRAs, and commercial annuities.
- **Purpose of Form W-4R.** Unless you elect otherwise, federal income tax will be withheld from payments from IRAs. You can use IRS Form W-4R/OMB NO. 1545-0074 DEPT. OF TREASURY, INTERNAL REVENUE SERVICE, or a substitute form, such as that contained on this form furnished by STRATA, to instruct STRATA to withhold no tax from your IRA payments or to change previous elections for periodic payments.
- **Nonperiodic Payments—10% Withholding.** Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments unless you enter a different rate in Section 4 below. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its possessions.
- **More Withholding.** If you want more than the default rate withheld from your payment, you may enter a higher rate in the appropriate area below.
- **Less Withholding (Nonperiodic Payments Only).** Where permitted, you may enter a lower rate within the federal withholding section (including “-0-”) if you want less than the 10% default rate withheld from your payment. If you have already paid (or plan to pay) your tax on this payment through other withholding or estimated tax payments, you may want to enter “-0-”. For more information, please see Publication 505, *Tax Withholding and Estimated Tax*, and Publication 515, *Withhold of Tax on Nonresident Aliens and Foreign Entities*, available from most IRS offices.
- **Caution:** Remember that there are penalties for not paying enough tax during the year, through either withholding or estimated tax payments. New retirees should see Publication 505. It explains the estimated tax requirements and penalties in detail. You may be able to avoid quarterly estimated tax payments by having enough tax withheld from your IRA using IRS Form W-4R or substitute version which is part of this form.
- **Statement of Income Tax Withheld from Your IRA.** By January 31 of next year, you will receive IRS Form 1099-R from STRATA showing the total amount of your IRA payments and the total federal income tax withheld during the year. Copies of IRS Form W-4R will not be sent to the IRS by STRATA.
- **Non-resident Aliens.** IRS Form W-8 BEN is required along with this form submission. The IRS default withholding rate is 30% and the form will require one of the following.
 - A U.S. Social Security Number (SSN)
 - A U.S. Individual Taxpayer Identification Number (ITIN)
 - A U.S. Employer Identification Number (EIN)
 - A Foreign Taxpayer Identification Number (FTIN)

☐ I acknowledge that I have read and understand the Withholding Notice Information above and that STRATA is not responsible for determining the appropriateness of the withholding election. I also understand that my federal withholding election is applicable to any subsequent scheduled distributions until I revoke the election under the procedure established by STRATA.

Federal Withholding Election (Fee applies, see STRATA's IRA Fee Schedule.)

Line 3 - See Appendix A, *Marginal Rate Tables*, prior to making a selection for an electronic substitute for IRS Form W-4R to help you select the appropriate withholding rate.

- | | |
|--------------------------|--|
| ☐ | (1) I elect NOT to have federal income tax withheld. |
| ☐ | (2) I elect to have federal income tax withheld at a flat 10% rate. |
| ☐ | (3) I elect to have federal income tax withheld at a _____ % rate. (The listed election percentage may be any whole percentage from 1-100. Any fractional percentage listed will be rounded up to the next whole number percentage.) |

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Section 4 State Tax Withholding Election and Information

If withholding is requested, there must be sufficient cash in your account to remit this withholding amount along with the associated withholding fee. If you live in a voluntary state, you must provide a specific amount or percentage or elect NOT to have State Income tax withheld.

Failure to make a selection when a federal withholding amount has been chosen will result in the minimum amount being withheld as is applicable for your listed state of residence.

State Withholding Election (Fee applies, see STRATA's IRA Fee Schedule.)

Line 3 – If applicable, see Appendix B, *State Income Tax and Withholding Information*, prior to making your selection to help you select the appropriate withholding rate.

- | | |
|--------------------------|---|
| ☐ | (1) I elect NOT to have state income tax withheld. |
| ☐ | (2) I elect to have state income tax withheld per the attached State Income Tax and Withholding Information sheet.
If you live in a voluntary state, you must provide a specific amount or percentage below or choose not to elect. |
| ☐ | (3) I elect to have state income tax withheld at a _____ % rate, which is more than the listed minimum. |

Section 5 Processing Fees

Please indicate below how you would like fees to be paid so that there are no processing delays regarding your request. You may refer to STRATA's [IRA Fee Schedule](#) for more information.

- ☐ Deduct processing fees from cash in the account. I understand this could result in a lesser amount being remitted if there is not sufficient cash in the account.
- ☐ Charge fees to the credit card on file ([Fee Payment Authorization](#) form must have previously been submitted for this to be a valid option).
- ☐ One-time charge to a credit card ([Credit Card Charge Authorization \(One-Time Charge\)](#) form required).

Section 6 Terms and Conditions

The undersigned authorizes STRATA, as custodian of my STRATA IRA, to process the requested distribution from my STRATA IRA and the corresponding conversion contribution to my STRATA Roth IRA, as outlined in this form. I acknowledge that Roth conversions are permanent and cannot be recharacterized.

By signing this form, I confirm that I have read and understood this document. I am aware that the amount converted from my STRATA IRA to a STRATA Roth IRA may be subject to income taxes to the extent it includes tax-deductible contributions, pretax contributions, and earnings.

Given the potential tax consequences of converting funds or property to a Roth IRA, STRATA strongly recommends consulting a tax professional.

If I am over age **73**, I certify that I have satisfied (or will satisfy) the IRS required minimum distribution (RMD) for the current year prior to this conversion, in accordance with Section 401(a)(9) of the Internal Revenue Code.

I agree to hold STRATA, its affiliates and assigns, harmless from any issues arising from or connected to this conversion request. I fully understand the tax implications of this transaction and confirm that no tax advice has been provided to me by STRATA. If needed, I have consulted a tax or legal professional of my choice and accept full responsibility for any resulting taxes or penalties. I also assume responsibility for any adverse consequences that may arise from this conversion and acknowledge that STRATA is not liable in any way.



Accountholder Signature

Date

Print Name

Form Submission Options

- | | |
|---|---|
| • Fax: 512.495.9554 | • US Mail: PO Box 23149, Waco, TX 76702 |
| • Email: Operations@StrataTrust.com | • Overnight: 7901 Woodway Drive, Waco, TX 76712 |

Client Services 866.928.9394 | Operations@StrataTrust.com | Online: www.StrataTrust.com/Service-Request

APPENDIX A: 2025 MARGINAL RATE TABLES

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See the instructions below for more information on how to use this table.

Single or Married Filing Separately		Married Filing Jointly or Qualifying Surviving Spouse		Head of Household	
Total Income Over:	Tax Rate for Every Dollar More	Total Income Over:	Tax Rate for Every Dollar More	Total Income Over:	Tax Rate for Every Dollar More
\$0	0%	\$0	0%	\$0	0%
15,000	10%	30,000	10%	22,500	10%
26,925	12%	53,850	12%	39,500	12%
63,475	22%	126,950	22%	87,350	22%
118,350	24%	236,700	24%	125,850	24%
212,300	32%	424,600	32%	219,800	32%
265,525	35%	531,050	35%	273,000	35%
641,350*	37%	781,600	37%	648,850	37%

*If married filing separately, use \$390,800 instead for this 37% rate.

Suggestion for determining withholding. Consider using the Marginal Rate Tables to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on Line 2 of the IRS W-4R form or **Line 3** of the substitute W-4R form contained in the *Federal Withholding Election* sections within STRATA's forms (see Example 1).

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on Line 2 of IRS W-4R form or **Line 3** of the substitute W-4R form contained in the *Federal Withholding Election* sections within STRATA's forms. (See Example 2 below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on Line 2 of IRS W-4R form or

Line 3 of the substitute W-4R form contained in the *Federal Withholding Election* sections within STRATA's forms.

Examples. Assume the following facts for Examples 1 and 2. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

Example 1. You expect your total income to be \$65,000 without the payment. Step 1: Because your total income without the payment, \$65,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$85,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Because these two rates are the same, enter "22".

Example 2. You expect your total income to be \$61,000 without the payment. Step 1: Because your total income without the payment, \$61,000, is greater than \$26,925 but less than \$63,475, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$81,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. The two rates differ. \$2,475 of the \$20,000 payment is in the lower bracket (\$63,475 less your total income of \$61,000 without the payment), and \$17,525 is in the higher bracket (\$20,000 less the \$2,475 that is in the lower bracket). Multiply \$2,475 by 12% to get \$297. Multiply \$17,525 by 22% to get \$3,856. The sum of these two amounts is \$4,153. This is the estimated tax on your payment. This amount corresponds to 21% of the \$20,000 payment (\$4,153 divided by \$20,000). Enter "21". For more information on W-4R or form substitutes visit IRS.gov.

APPENDIX B: STATE INCOME TAX AND WITHHOLDING INFORMATION

Elections regarding dollar amounts and specific percentages may be made for residents of some states by completing the appropriate section of the distribution form. Certain states will require a minimum percentage. The minimum state-required amount will be withheld when applicable. All state withholding amounts will be rounded up to the nearest whole dollar.

Rates are subject to change without notice.

State of Residence	State Income Tax Withholding Information
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	No state income tax withheld.
AL, AZ, CO, DC*, GA, ID, IL, IN, KY, LA*, MD, MS*, MT, ND, NJ, NM, NY*, OH, PA, RI, SC, UT*, VA, WI, WV	State income withholding tax is voluntary. A specific withholding percentage must be provided if withholding is elected. Please contact your tax professional with additional withholding questions.
IA, MI, OK	State income tax withholding is required when federal withholding is elected. - IA: 5.00% of the distribution amount - MI: 4.25% of the distribution amount - OK: 4.75% of the distribution amount
ME, NE	State income tax withholding is required when federal withholding is elected, unless opted out specifically by the client. - ME: 5.00% of the distribution amount - NE: 5.00% of the distribution amount
CT, DE*, VT	State income tax withholding is required regardless of federal withholding election. - CT: 6.99% of the distribution amount - DE: 5.00% of the distribution amount if federal withholding is elected. If NO federal withholding is elected, 5.00% or more may be withheld. - VT: 30.00% of the federal withholding amount
AR, CA, KS, MA, MN, MO, NC, OR	State income tax withholding is required regardless of federal withholding election, unless opted out specifically by the client. - AR: 3.00% of the distribution amount - CA: 10.00% of the federal withholding amount - KS: 5.00% of the distribution amount - MA: 5.00% of the distribution amount - MN: 6.25% of the distribution amount - MO: 4.80% of the distribution amount - NC: 4.00% of the distribution amount - OR: 8.00% of the distribution amount
*Special Circumstances	- DC: 10.75% state withholding required only if requesting a total distribution, unless opted out, specifically by the client. - DE: Can only opt out of federal withholding, not state withholding - NY: 0% of the distribution amount - LA: Up to 4.80% of the distribution amount when state withholding is elected. - MS: 4.70% state withholding required only if an "early" or "excess" distribution is requested - UT: 4.55% minimum of the distribution amount when the state withholding is elected.