

IRA CONTRIBUTION AND INVESTMENT SELECTION

PART 1. IRA OWNER

Name (First/MI/Last) _____
Social Security Number _____
Date of Birth _____ Phone _____
Email Address _____
Account Number _____ Suffix _____
Account Type Traditional IRA Roth IRA Coverdell ESA

PART 2. IRA TRUSTEE OR CUSTODIAN

To be completed by the IRA trustee or custodian

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

PART 3. CONTRIBUTION INFORMATION

Contribution Amount _____ Contribution Date _____

CONTRIBUTION TYPE (Select one)

- 1. Regular**
Contribution for Tax Year _____
- 2. Rollover**
By selecting this transaction, I irrevocably designate this contribution as a rollover.
- 3. Transfer**
- 4. Recharacterization**
By selecting this transaction, I irrevocably designate this contribution as a recharacterization.
- 5. SEP Contribution**
- 6. Conversion**
By selecting this transaction, I irrevocably designate this contribution as a conversion.

PART 4. INVESTMENT AND DEPOSIT INFORMATION

CHOOSE A TERM

No term 1 year 3 year 5 year Special Certificate

DEPOSIT METHOD

- Cash or Check** (If the contribution type is transfer, the check must be from a financial organization made payable to the trustee for this IRA.)
- Internal Account**
Account Number _____
- External Account** (e.g., ACH, wire) (Please include voided check)
Name of Organization Sending the Assets _____ Routing Number _____
Account Number _____ Type (e.g., checking, savings, IRA) _____

CHURCH AFFILIATION _____ City, State _____

I hereby acknowledge receipt of the Church Development Fund, Inc. Offering Circular dated _____, and the financial statements reproduced therein.

PART 5. 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 the contribution described above is eligible to be contributed to the IRA and I authorize the deposit to be invested in the manner described above.

X _____
Signature of IRA Owner

_____ Date (mm/dd/yyyy)

RULES AND CONDITIONS APPLICABLE TO TRADITIONAL IRA CONTRIBUTIONS

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 or by calling 1-800-TAX-FORM.

REGULAR

The total amount you may contribute to a Traditional IRA for any tax year cannot exceed the lesser of the published annual limit or 100 percent of your earned income and other 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.

- You may make a contribution for the prior year up until your tax filing deadline for that year, not including extensions. Designating a contribution for the prior year is irrevocable.
- If you are age 50 or older by the end of the year, you may be eligible to make an additional catch-up contribution to an IRA for that tax year.

ROLLOVER

A rollover is a distribution and a subsequent tax-free movement of assets from any of your Traditional IRAs, SIMPLE IRAs, or eligible employer-sponsored retirement plans to your Traditional IRA.

- **Effective for distributions taken on or after January 1, 2015**, 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. There is no limit to the number of rollovers you may perform from any of your eligible employer-sponsored retirement plans to a Traditional IRA.
- Any required minimum distributions paid to an IRA owner or beneficiary may not be rolled over.
- A rollover generally must be completed within 60 days from the date you receive the assets.
- A rollover contribution of Roth IRA assets may not be made to a Traditional IRA.
- A rollover contribution of assets distributed from a SIMPLE IRA within two years of the first contribution to your SIMPLE IRA may not be made to a Traditional IRA.

TRANSFER

A transfer is a direct movement of assets to your Traditional IRA from any of your other Traditional IRAs or SIMPLE IRAs.

- You may perform an unlimited number of transfers.
- A transfer contribution may not be made from a Roth IRA.
- A transfer contribution may not be made from a SIMPLE IRA within two years of the first contribution to your SIMPLE IRA.

RECHARACTERIZATION

A recharacterization is the procedure to treat all or a portion of a contribution, conversion, or eligible employer-sponsored retirement plan rollover to a Roth IRA as if it had been made to a Traditional IRA.

- A contribution, conversion, or eligible employer-sponsored retirement plan rollover that is recharacterized must be adjusted for earnings.
- The recharacterization deadline is your tax filing deadline for the year of the original transaction, including extensions.

SEP CONTRIBUTION

If you are a participant in your employer's simplified employee pension (SEP) plan, contributions may be made to your Traditional IRA.

- Your employer may make SEP contributions to your Traditional IRA within the published annual limits.
- If your employer maintains a salary deferral SEP plan, your elective deferrals may not exceed the published annual limit.
- If your employer maintains a salary deferral SEP plan and you are age 50 or older by the end of the calendar year, you may be eligible to make additional catch-up salary deferral contributions.
- SEP contributions to your Traditional IRA are reported for the year in which the contributions are made.