

# IRA CONTRIBUTION AND INVESTMENT SELECTION

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## PART 1. IRA OWNER

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

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## PART 2. IRA TRUSTEE OR CUSTODIAN

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*To be completed by the IRA trustee or custodian*

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

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## PART 3. CONTRIBUTION INFORMATION

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Contribution Amount \_\_\_\_\_ Contribution Date \_\_\_\_\_

### CONTRIBUTION TYPE (Select one)

- Regular**  
Contribution for Tax Year \_\_\_\_\_
- Rollover**  
By selecting this transaction, I irrevocably designate this contribution as a rollover.
- Transfer**
- Recharacterization**  
By selecting this transaction, I irrevocably designate this contribution as a recharacterization.
- SEP Contribution**
- Conversion**  
By selecting this transaction, I irrevocably designate this contribution as a conversion.

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## PART 4. INVESTMENT AND DEPOSIT INFORMATION

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### 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.

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## PART 5. SIGNATURE

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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)

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## RULES AND CONDITIONS APPLICABLE TO TRADITIONAL IRA CONTRIBUTIONS

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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

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.

- 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 to a Roth IRA as if it had been made to a Traditional IRA.

- A contribution 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.