

Date: \_\_\_\_\_

### SECTION 1 - IRA ACCOUNT OWNER INFORMATION

NAME: \_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_ SOCIAL SECURITY NUMBER: \_\_\_\_\_

### SECTION 2 - RETIREMENT ACCOUNT TYPE (Select one)

TRADITIONAL/ROLLOVER IRA     ROTH IRA     SEP IRA     EMPLOYER QRP (PSP, MPP, 401K)     COVERDELL ESA

### SECTION 3 - CONTRIBUTION TYPE

Internal Revenue Service (IRS) regulations require Apex to report employer contributions (PSP, MPP, and SEP, including employee salary deferrals) in the calendar year in which they are made. All Tax Year entries in the shaded areas of the table below are for your record-keeping and bookkeeping purposes only.

Deposit Type:     Check     Wire     ACH/EFT     Journal from account number: \_\_\_\_\_

**Mail all checks along with this form to:**

tastyworks, Inc., ATTN: Account Services, 1000 W. Fulton Market, Suite 220, Chicago, IL, 60607

For all other payment types (Journal, Wire, or ACH/EFT) please email the completed form to [accounts@tastyworks.com](mailto:accounts@tastyworks.com)

Total Deposit \$ \_\_\_\_\_ (specify type and year below)

CONTRIBUTION TYPE	CURRENT YEAR	PRIOR YEAR
TRADITIONAL IRA CONTRIBUTION <i>(including Catch-Up)</i>	\$	\$
ROTH IRA CONTRIBUTION <i>(including Catch-Up)</i>	\$	\$
COVERDELL ESA	\$	\$
EMPLOYER CONTRIBUTION (Profit Sharing, Money Purchase, SEP, Individual 401k)	\$	\$
EMPLOYEE SALARY DEFERRAL (401K)	\$	\$
TRANSFER FROM IDENTICAL IRA	\$	N/A
**ROLLOVER CONTRIBUTION - Direct or 60-day (see Irrevocable Rollover Designation below)	\$	N/A

#### \*\*IRREVOCABLE ROLLOVER DESIGNATION

I attest and acknowledge that the funds deposited are eligible to be contributed to this IRA, the assets and account type are the same assets that were distributed less than 60 days ago, and that I am allowed only one 60-day rollover distribution from an IRA in a rolling 12-month period regardless of the number of IRAs I own. Due to the important tax consequences of rolling over a cash balance, or securities, I have been advised to consult with a tax professional and I attest that the custodian has not provided any tax advice. By selecting this option, I irrevocably designate this contribution as a Rollover.

#### AGE 70 ½ Contribution Restrictions

If you are over the age of 70 ½ this year, you may not rollover or transfer required minimum distribution amounts:

I am not nor will be 70 ½ or greater in this calendar year

I am, or will be, 70 ½ or greater in this calendar year and certify that no part of this contribution contains amounts required to be distributed under Internal Revenue Code Sections 408(a)(6) and 401(a)(9).

All information provided by me is true and correct and may be relied upon by the custodian. I assume full responsibility for these transactions and release, indemnify and hold Apex Clearing Corporation and its officers, directors, employees, affiliates, assigns, agents, employees or successors harmless from and against any and all liabilities, damages, losses, costs (including attorney's fees), claims or actions arising from or related to any errors, improper instructions, or misrepresentations in this request.

\_\_\_\_\_  
Signature of IRA Owner

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

\_\_\_\_\_  
Signature of Joint Account Owner (for journals from joint accounts)

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

## Instructions

- Use this form to remit Traditional, Roth, Coverdell, or SEP IRA contributions, or Employer QRP contributions (including Employee Salary Deferrals). All requested information is required. Unclear, incomplete or incorrect instructions (e.g., your check amount and your contribution amount on the form do not match) may result in delays in processing, including return of your check to you.
- For efficient processing, please forward your instructions to your **IB**. Your broker will forward the form once the instructions have been received from you.
- **IBs** - upon receipt, please forward instructions to **Document Imaging** for processing.

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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)*, or IRS Publication 560, *Retirement Plans for Small Business (SEP, SIMPLE, and Qualified Plans)* for more information. These publications are 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 all IRAs combined (including accounts held away from Apex Clearing) 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.
- 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.

### 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.