

# Transfer or Roll Over Retirement Assets to American Century Investments®



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Read these instructions to help make your transfer as smooth as possible. Please call us if you need help along the way.

Accounts are only available to U.S. citizens and U.S. resident aliens.

## **With this form you can:**

- Transfer retirement assets from your current custodian, trustee or financial firm to us.
- Roll over assets from an employer's retirement plan.
- Convert an account you are transferring to a Roth IRA.

**Please note:** Transferring retirement assets directly to us requires liquidating your assets. However, it is not a taxable event unless you convert to a Roth IRA in the process.

## **This form may not be used to:**

- Transfer assets from a non-retirement account or request a transfer-in-kind (move assets in the same fund from another financial firm). Please visit [americancentury.com](http://americancentury.com) or call us for the appropriate form.
- Roll over after-tax or non-deductible contributions from an IRA to a qualified retirement plan, 403(b) or 457(b) plan.
- Convert an existing American Century® Traditional IRA to a Roth IRA. Call us to find out how to convert your existing IRA.
- Transfer assets within the same 403(b) employer plan. To transfer a 403(b) to the same employer 403(b) plan, please call 1-800-345-3533 for the appropriate form.

## **Before completing the form:**

- Check with your current custodian, firm or trustee to determine their requirements. **Do they require a signature guarantee**, or have other guidelines you need to know about?
- Make sure you have the correct mailing address and telephone number for your current custodian, firm or trustee.
- If necessary, check with a tax advisor to determine which portion of your assets is available for rollover.
- Enclose the most recent account statement from your current custodian/firm/trustee with this form.

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## **I want to transfer an IRA or other retirement account.**

*Complete all steps.*

*Other forms you may need to complete:*

- If you are transferring to a new Traditional IRA, Roth IRA, Rollover IRA, Beneficiary Traditional IRA or Beneficiary Roth IRA, this transfer form serves as your application. Please also complete a *Designation of Beneficiary* form to designate beneficiaries for your new account.
- If you are transferring to a new CESA, SEP IRA, SARSEP IRA, SIMPLE IRA, 403(b), Governmental 457(b) or qualified retirement plan, an application is required. Please visit [americancentury.com](http://americancentury.com) or call us for the appropriate form.

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## **I want to transfer assets from an employer's qualified retirement plan to a Roth IRA or Traditional IRA.**

*The type of account you transfer to depends on the contribution types allowed in the plan.*

*Complete all steps.*

*Other forms you may need to complete:*

- If you are transferring to a new Traditional IRA, Roth IRA, Rollover IRA, Beneficiary Traditional IRA or Beneficiary Roth IRA, this transfer form serves as your application. Please also complete a *Designation of Beneficiary* form to designate beneficiaries for your new account.

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## **I want to transfer a Traditional IRA and convert it to a Roth IRA at the same time.**

*Complete all steps.*

*Other forms you may need to complete:*

- If you don't already have a Roth IRA with us, this transfer form serves as your application. Please also complete a *Designation of Beneficiary* form to designate beneficiaries for your new account.



# Request to Transfer/Roll Over



SSBT **Please print clearly in CAPITAL letters, using black ink. Complete all required steps and sign in step 7. If you have questions, please call us at 1-888-345-9166.**

## 1 Provide Information About Yourself

Mr./Mrs./Ms.      First name      Middle initial      Last name

U.S. Social Security number      Date of birth (month-day-year)

U.S. citizen       U.S. resident alien

Street address (No P.O. or Private Mail Boxes permitted.)      Apartment/Unit

City      State      ZIP

Mailing address (If different from above; P.O. or Private Mail Boxes permitted.)      Apartment/Unit

City      State      ZIP

Telephone number      Email address

## 2 Provide Instructions For Your Current Custodian, Firm or Trustee

Name of current custodian, firm or trustee

Address

City      State      ZIP

Telephone number      Contact name

Account number      Fund name and/or CUSIP/Ticker symbol (if known)

**Please include your most recent account statement from your current custodian, firm or trustee to help expedite your transfer.**

***Step 2 continued on page 2***

## Provide Instructions For Your Current Custodian, Firm or Trustee (continued)

### Instructions:

**This liquidation is not a taxable event for the account owner.**

- Liquidate and transfer all of the assets  
 Liquidate and transfer part of the assets as follows:

| \$     | OR | OR            | %          |
|--------|----|---------------|------------|
| Amount |    | No. of shares | Percentage |

**Complete the section below only if your assets are invested in a Certificate of Deposit (CD). Return this form to American Century Investments no more than three weeks before your CD matures.**

Liquidate my CD:  Immediately **OR**  At maturity \$ \_\_\_\_\_

\_\_\_\_\_ Maturity date (month-day-year)

## 3 Provide Transfer Instructions For Us

**Choose only one from each column. To transfer more than one plan type, complete a separate form for each.**

### My investment is from a: (Check one.)

- Traditional IRA
- Roth IRA – **Initial Contribution Year:**
- Rollover IRA<sup>(1)</sup>
- Beneficiary Traditional IRA<sup>(7)</sup> (only option) →
- Beneficiary Roth IRA<sup>(7)</sup> (only option) →
- CESA (only option) →
- SEP IRA
- SARSEP IRA
- SIMPLE IRA<sup>(2)</sup> – **Initial Contribution Date:**
- 403(b) plan (Direct Rollover only)<sup>(1)(4)(6)</sup>
- Include Roth 403(b) assets\*
- Governmental 457(b) plan<sup>(1)</sup>
- Include Roth 457(b) assets\*
- Qualified retirement plan [401(a), 401(k), money purchase pension, profit sharing]<sup>(1)(4)</sup>
- Include Roth 401(k) assets\*

### I want to invest in a: (Check one.)\*\*

- Traditional IRA
- Roth IRA
- Rollover IRA
- Beneficiary Traditional IRA<sup>(7)</sup>
- Beneficiary Roth IRA<sup>(7)</sup>
- CESA
- SEP IRA
- SARSEP IRA
- SIMPLE IRA<sup>(3)</sup>
- 403(b) (Direct Rollover)<sup>(5)(6)</sup>
- Governmental 457(b) plan<sup>(5)</sup>
- Qualified retirement plan [401(a), 401(k), money purchase pension, profit sharing]<sup>(5)</sup>

### Commingling Rollover Assets

I have read the explanation below<sup>(1)</sup> regarding the consequences of commingling rollover assets with other IRA assets. If I have listed my American Century Investments Traditional IRA account number as the receiving account, I understand that I am authorizing commingling to occur.

- I hereby elect to maintain my rollover assets separately from my Traditional IRA assets and understand that if I have checked this box, a new Rollover IRA account will be established for these funds, even if I have directed the assets to be placed in my Traditional IRA account number elsewhere on this form.

(1) Commingling Contributions: Funds rolled over from an employer's retirement plan ("rollover assets") can be kept in a separate account, usually in a Rollover IRA. This allows you the option to return the rollover assets to a qualified retirement plan in the future. Commingling rollover and other IRAs together may cause you to forfeit that option in the future. Additionally, a Rollover IRA allows you to maintain eligibility for special tax treatment under an income-averaging or capital gains elections for qualified plan distributions. If you wish to preserve these options and special tax treatment, when applicable, please check the box above.

**Step 3 continued on page 3**

## Provide Transfer Instructions For Us (continued)

- (2) After two years, SIMPLE IRA assets may be transferred or rolled over to other plan types if authorized by the plan.
- (3) SIMPLE IRA to SIMPLE IRA transfers may be made at any time. Custodian transfers from other types of IRAs (except Roth IRAs) and rollovers from 403(b)s, 457(b)s and other qualified retirement plans may only be made after two years of participation in the SIMPLE IRA. The two-year participation period begins on the date the first contribution is made to any SIMPLE IRA plan maintained by your employer.
- (4) If you made after-tax contributions to your plan, you must tell us the amount of these contributions. Otherwise, rollover proceeds are assumed to be pre-tax contributions and earnings unless your current custodian indicates otherwise in the rollover documentation.
- (5) Some employer-sponsored retirement plans do not accept rollovers from other plans. Check with your plan administrator to find out if your plan will accept the rollover.
- (6) This form cannot be used for 403(b) to 403(b) transfers within the same employer plan. To transfer a 403(b) to the same employer 403(b) plan, please call 1-800-345-3533 for the appropriate form.

(7) Please send us a copy of the original IRA owner's death certificate or provide the information below for the deceased:

| Name | Date of death | Social Security number | Date of birth |
|------|---------------|------------------------|---------------|
|------|---------------|------------------------|---------------|

\* Roth assets must be moved either to a Roth IRA or a 401(k), 403(b) or 457(b) that accepts Roth contributions.

\*\* Check only one option unless you are moving from a 401(k), 403(b) or 457(b) that includes both Traditional and Roth assets.

## 4 Provide Withholding Instructions — Substitute Form W-4P (OMB No. 1545-0415)

**Complete this section if you want to convert the assets you are transferring to a Roth IRA, or if you need to take your required minimum distribution prior to transferring your assets.**

**Roth Conversion** – Converting tax-deferred assets to a Roth IRA creates a taxable distribution. The year after the conversion, you will receive IRS Form 1099-R reporting the distribution and Form 5498 reporting the converted amount. We will also report the converted amount to the IRS. You may want to speak with your tax advisor before authorizing this conversion. Converted money that was not previously taxed is subject to federal income tax withholding. You may elect to have withholding apply by checking the box below and indicating the rate of withholding.

Remember, even if you elect not to have income tax withheld, you are liable for paying taxes on the taxable portion of your withdrawal. If you elect not to have income tax withheld, or you don't have enough withheld, you may be responsible for paying estimated taxes. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

**If you do NOT want to have federal income tax withheld from your conversion or distribution amount, do NOT check the box.**

I elect to have federal income tax withheld at the rate of \_\_\_\_\_%. Percentage must be between 10-100%. If no percentage is indicated, or if you indicated a percentage of 1-9%, withholding will be made at the minimum rate of 10%. Note: State tax will be withheld according to state regulations if, at the time of your distribution, your tax residency is within one of the mandatory withholding states.

*If you are under age 59½ and you choose to have taxes withheld from the amount you convert, you must make up the difference out of pocket and add it to your Roth IRA within 60 days or that amount may be subject to a penalty tax. Also, if you are under age 59½, any amount not rolled over will be considered an early distribution.*

## 5 Provide Investment Instructions For Incoming Assets

**For specific information about the funds, refer to the prospectus or summary prospectus. For a complete list of funds, visit [americancentury.com](http://americancentury.com).**

- I direct American Century Investments to open my account in the fund(s) indicated. However, if I do not specify a fund, I request a fund that is not available for this account, or my allocations do not total 100%, by submitting this form, I direct that portion of my account to be opened as follows:

- For IRAs and workplace retirement plans: In a target-date fund based on my birth date and an assumed retirement age of 65, OR in the default fund chosen by my employer for my workplace retirement plan, if applicable.

*A target-date fund invests in a variety of underlying asset classes and investment styles. The asset mix and weightings of these underlying investments are automatically adjusted over time to be more conservative as your assumed retirement date approaches. Please note, however, that the principal value of your investment is not guaranteed at any time, including at the target date.*

- For Coverdell Education Savings Accounts: In the Prime Money Market Fund.
- I understand that if my account is opened in a target-date fund, as described in this section, American Century Investments is not advising or recommending that fund or any particular investment strategy. Also, American Century Investments is not making any suitability determination based on my individual situation and is not acting in a fiduciary capacity with respect to my interests or my investment decisions.

*For more information about target-date funds or to receive investment advice, please visit [americancentury.com](http://americancentury.com) or contact us at the appropriate number listed on this form.*

|                                 |            |
|---------------------------------|------------|
|                                 | %          |
| Fund name and/or account number | Percentage |
|                                 | %          |
| Fund name and/or account number | Percentage |
|                                 | %          |
| Fund name and/or account number | Percentage |
|                                 | %          |
| Fund name and/or account number | Percentage |

**Percentages must total 100%.**

## 6 Review Fees and Services

The following is for Traditional, Roth, Rollover and Beneficiary IRAs. Information regarding fees and services for other plan types can be found in the account agreement or disclosure document applicable to your plan.

### Account Maintenance Fee

We charge a \$12.50 account maintenance fee twice a year if your total investments are less than \$10,000. See *Service Options: Understand Your Services* for complete details about this fee and how we determine if it applies to your account.

### How to Manage Your Account

As the registered owner of this account, you may transact by telephone, by fax, in writing or online. We will use your investment check to establish transactions to and from your bank unless you provide a voided preprinted check for another acceptable bank account. For descriptions and the terms and conditions that apply to all the options offered, see *Service Options: Understand Your Services* accompanying this application.

### Indicate How You Want to Receive Investor Documents

We generally deliver a single copy of fund documents (like shareholder reports, proxies and prospectuses) to investors with the same last name who share an address. These investors may also receive account-specific documents (like statements) in a single envelope. If you prefer to receive your documents addressed individually, check the box below. If you do not check the box, you are consenting to shared household delivery of fund and account-specific documents.

I do not consent to shared household delivery of my documents.

## **7** Sign Your Name and Date on Page 6

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### **Please sign exactly as your name appears in step 1.**

- I have received and read the *Disclosure Statement and Custodial Agreement* for my plan, if applicable.
- I am of legal age, or I am accepting the appointment of Responsible Individual for the IRA that is being established for an individual who is a minor.
- I have read and agree to be bound by the provisions of the prospectus for the fund(s) in which I am investing.
- I have read and understand the *Service Options* flier, which is part of this application by reference.
- I understand that providing my email address gives American Century Investments permission to send me information about products and services via email.
- I authorize American Century Services, LLC ("American Century"), its affiliated companies and agents, to act upon my instructions provided herein. I understand that I am authorized to transact business on this account by telephone, online, by fax, in writing, or by any other means acceptable to American Century. This authorization applies to all like registered current and future accounts in all investment companies in the American Century family, listed under the taxpayer identification number shown on this form.
- In consideration of American Century accepting this account application, I agree to defend, hold harmless and indemnify American Century and its officers, agents, employees, affiliates and successors from liability for any loss, claim or expense that I may sustain as a result of their acting on transaction instructions they believe to be genuine.
- I understand that American Century will use reasonable procedures to confirm that instructions submitted by any account owner or trustee online, by telephone, by fax, in writing, or by any other means acceptable to American Century, are genuine, including personal identification, recording of telephone conversations and providing written or electronic confirmation of each transaction. A failure on their part to employ such procedures may subject them to liability for any loss due to unauthorized or fraudulent instructions.
- I understand that neither American Century nor its affiliated companies or agents shall be responsible or liable for any damages related to online services including but not limited to those caused by theft, unauthorized access, failure of electronic or mechanical equipment, communications line failure or telephone or interconnectivity problems or other occurrences beyond their control.
- If I am making a rollover deposit to a plan, I hereby certify that the funds are eligible for rollover and I irrevocably elect to treat the distribution I received from my prior plan as a rollover contribution.
- I acknowledge that State Street Bank and Trust Company and American Century shall not be liable for any tax or other consequences in connection with contributions to my IRA.

**Step 7 continued on page 6**

## Sign Your Name and Date Below (continued)

- **Important Information About New Accounts:** A federal law, established to help stop the funding of terrorism and money laundering activities, requires financial institutions to verify the identity of each person who opens an account. American Century will verify your identity using the name, street address, date of birth and Social Security number that you provide in this application. In some instances, we may request additional documentation.

### Certify Your Tax ID

If you'd like more information about certifying your taxpayer identification number, please review the General Instructions on IRS Form W-9, which can be found at [www.irs.gov](http://www.irs.gov).

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number, and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

**If this account is for a minor, the Responsible Individual or Custodian must sign, date and print their name below.**



Signature

Date

Printed name

**Custodial Acceptance.** If all required forms and information are properly submitted, State Street Bank and Trust Company will accept appointment as Custodian of the Custodial Account. However, this Agreement is not binding upon the Custodian until the Depositor has received a statement confirming the initial transaction for the Custodial Account. Receipt by the Depositor of a confirmation of the purchase of the Fund shares indicated in the Depositor's Application will serve as notification of State Street Bank and Trust Company's acceptance of appointment as Custodian of the Custodial Account.

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## Signature Guarantee (if required by your current custodian, trustee or firm)

Please call your current custodian, trustee or firm from which you are transferring to see if a signature guarantee is required. A signature guarantee is a warranty by the guarantor that the signature is genuine and that the person signing is competent and authorized to sign. Many domestic banks, trust companies, credit unions, brokers, dealers, national securities exchanges, registered securities associations, clearing agencies and savings associations can provide this for you. The signature must correspond in every way, without alteration, with the name printed on the current account registration. Each guarantee must be an original ink stamp that states "Signature Guaranteed/Medallion Guaranteed."

**NOTE: Acknowledgement of a signature by a notary public is NOT acceptable.**

**Please affix signature guarantee ink stamp below with appropriate signature, title of officer and date.**

### Traditional, Rollover and Roth IRAs

P.O. Box 419200  
Kansas City, MO 64141-6200  
1-888-345-9166

### Employer-Sponsored Retirement Plans

P.O. Box 419385  
Kansas City, MO 64141-6385  
1-800-345-3533

### Investors Using Advisors

P.O. Box 419786  
Kansas City, MO 64141-6786  
1-800-378-4998

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### For Overnight Deliveries:

**American Century Investments**  
430 W. 7th St.  
Kansas City, MO 64105-1407

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