



# IRA Recharacterization Request

PO Box 2760 ■ Omaha, NE 68103-2760  
Fax: 866-468-6268

This form is used to reclassify a Roth IRA contribution into a Traditional IRA contribution or vice versa done within the same tax year.

Questions? Call an IRA representative at 888-723-8504, option 2.

**This form is not to be used to convert a Traditional IRA to a Roth IRA.** If you wish to convert your Traditional IRA to a Roth IRA, please fill out a Roth Conversion Form, being sure to include your Roth IRA account number. If you do not have a Roth IRA, please complete the Roth IRA application found at tdameritrade.com. IRA Recharacterization is used to change a Traditional IRA contribution to a Roth contribution, or vice versa.

1. ACCOUNT OWNER INFORMATION	
Account Owner Name:	Primary Phone:
U.S. Social Security/ITIN Number:	Email Address:
From: Account Number:	<input type="checkbox"/> Traditional <input type="checkbox"/> Roth
<b>Please note:</b> Assets leaving the delivering IRA are reported on Form 1099R for the tax year in which this recharacterization is processed.	
To: Account Number:	<input type="checkbox"/> Traditional <input type="checkbox"/> Roth

**Please note:** Assets recharacterized to the receiving IRA are reported on Form 5498.

## 2. RECHARACTERIZATION ELECTION

Date of Contribution: \_\_\_\_\_ Applied to tax year: \_\_\_\_\_.

Amount of Contribution to Recharacterize: \$ \_\_\_\_\_.

*This must be indicated as a dollar amount. Please list the assets you wish to use to satisfy the calculated amount in Section 4.*

Please choose from the options below:

**TD Ameritrade Calculates Earnings:**

Calculation of Net Income Attributable (NIA): Per IRA Final Regulations (Treas. Reg. 1.408-11), any amount you choose to recharacterize must be adjusted by any earnings or losses that may apply to the pro-rata portion of the total account earnings attributed to the time span between the date of the original contribution and the date of the recharacterization. If you make no election below, TD Ameritrade will calculate these earnings/losses for you and your recharacterization amount will be adjusted accordingly. (Please see IRS Publication 590 for further information on earnings/loss calculations.)

**Client Calculates Earnings:**

I have calculated my own NIA and declare:  Earnings  Loss of \$ \_\_\_\_\_.  
(If NIA equals zero, please indicate above).

Net amount to be recharacterized (contribution amount plus earnings or minus losses): \$ \_\_\_\_\_

## 3. OTHER FIRM

**Please note:** If contribution was performed at another institution, please complete this section below. Otherwise, continue to Section 4.

If the delivering account balance was not transferred to TD Ameritrade in full, IRS regulations require the earnings/loss to be calculated in the original account. Please contact the delivering firm.

Name of previous firm: \_\_\_\_\_

Date of contribution (MM-DD-YYYY): \_\_\_\_\_ Amount of contribution: \$ \_\_\_\_\_

Account value on the day **prior** to contribution: \$ \_\_\_\_\_

Please include a statement from the previous institution for the time period which includes the contribution.

Prior to transferring to TD Ameritrade, at any previous Institution, list every distribution/recharacterization since contribution..

Prior to transferring to TD Ameritrade, at any previous Institution, please list every contribution since date of contribution listed above.

Date (MM-DD-YYYY)	Amount

Date (MM-DD-YYYY)	Amount

TD Ameritrade Clearing, Inc. and its affiliates will rely on data you provide and will not assume responsibility for the accuracy of the information provided.



#### 4. ASSET SELECTION

The recharacterization, plus any attributable gains, can be made with cash and/or securities. You may indicate preferences below, but actual amounts distributed may vary depending on required calculations. The value of the securities will be determined by the previous day's closing price. If no preferences are indicated, or if those made are insufficient to meet the calculated amount, additional cash and/or securities will automatically be included in the distribution.

Cash \$ \_\_\_\_\_

Securities – Please list in order of preference. If securities are not specified, TD Ameritrade Clearing, Inc. will use available cash and then securities selected at our discretion to satisfy the request.

Symbol/Asset Description	Requested Quantity	Symbol/Asset Description	Requested Quantity
1.		4.	
2.		5.	
3.		6.	

Please attach an additional sheet if more space is needed.

#### 5. SIGNATURE

The contribution and earnings are being transferred no later than the deadline for filing the federal income tax return, including extensions, for the taxable year for which the regular contribution was originally made to the first IRA. If the participant files in a timely manner, they may be eligible for a six-month extension (typically October 15th). For more information concerning NIA calculation, please see IRS Notice 2000-39. The participant is responsible to report this recharacterization transfer on IRS Form 8606 in accordance with applicable instructions.

By my signature below, I elect to recharacterize the amount indicated above for the same tax year for federal tax purposes. To effect this recharacterization, I hereby direct TD Ameritrade Clearing, Inc. to complete this transaction in the amount specified above, together with any earnings attributable to such contribution, from my current IRA into said receiving IRA. I understand that my decision to recharacterize all or a portion of my IRA is irrevocable after the recharacterization has been completed. I certify, warrant, and represent, to the best of my knowledge that the information provided in this form is true and correct, and it may be relied upon justifiably by TD Ameritrade Clearing, Inc. I make this certification, warranty, and representation in order to induce TD Ameritrade Clearing, Inc. to perform this transaction. I understand that this transaction may be subject to certain other fees, taxes, or penalties. Due to the important tax consequences which may result from this transaction, I agree to seek the advice of a legal or tax professional as needed. TD Ameritrade Clearing, Inc. has not provided me with any legal or tax advice, and I assume full and complete responsibility for this transaction. I will not hold TD Ameritrade Clearing, Inc. or any of its officers, directors, employees, owners, agents, affiliates, or assigns liable for any adverse consequences which may result from this transaction, and I agree to indemnify and hold harmless each and every of said parties from any loss, claim, action, damage, or expense, including attorneys' fees, which may occur as a result of this transaction.

 Account Owner's Signature:	Date:
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**Original signature required; electronic signatures and/or signature fonts are not authorized.**

Investment Products: Not FDIC Insured \* No Bank Guarantee \* May Lose Value

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