

IRA Contribution

Recharacterization Election Form



Merrill Lynch
Bank of America Corporation

Use this form to request a recharacterization from one type of IRA to another. You may elect to recharacterize cash and/or securities. Merrill Lynch will process your requested transaction based solely on your direction as provided on this form.

If you made a contribution to a Roth or traditional IRA, or converted assets from a qualified plan or traditional IRA into a Roth IRA, you may recharacterize all or some of those assets (plus earnings) to a different type of IRA as follows:

- A contribution to a Roth IRA can be recharacterized into a traditional IRA
- A contribution to a traditional IRA can be recharacterized into a Roth IRA
- Assets converted from a traditional IRA into a Roth IRA can be recharacterized back into a traditional IRA*
- Assets converted from a Qualified Plan into a Roth IRA can be recharacterized into a traditional IRA*

The IRS permits you to recharacterize in the following situations:

- You change your mind about a contribution or conversion that was previously completed*
- You are not eligible to contribute to a Roth account, or
- You are not eligible to convert a traditional IRA or a qualified plan to a Roth account, (also known as a failed conversion).

Your recharacterization must take place on or before the tax filing deadline (including extensions) for the year for which the contribution was made. The recharacterization must include any earnings or losses attributable to the contribution.

Complete, sign and send this form:

- To your Merrill Lynch Financial Advisor
- or
- For Merrill Edge Accounts:
 - Fax to: 1.866.557.2690
 - Or, you can mail to the following address:
Merrill Edge®
P.O. Box 29002
Hot Springs, AR 71903-9002

* Note: Before proceeding with your election, please note that, for tax years beginning after 2017, the ability to recharacterize a conversion to a Roth account has been repealed. However, the language in the recent tax reform legislation is unclear with respect to 2017 conversions and the IRS has not yet issued any official guidance on application of the provision. We do not provide tax advice. Therefore, we urge you to consult a tax advisor before submitting a request to recharacterize a Roth conversion.

PART 1: Account Owner Information

Your Name (Please Print)

Date of Birth (MM/DD/YYYY) ____/____/____

Phone Number: (____) _____ - _____

PART 2: Contribution to be Recharacterized

- (a) Type of original Contribution Regular/Annual Contribution Conversion (2017 Conversion or Failed Conversion only)
- (b) Date of original Contribution/Conversion ____/____/____ (MM/DD/YYYY) Applied to tax year _____
- (c) Amount of Contribution/Conversion to be recharacterized, including earnings/losses* \$ _____
- (d) Trustee/Custodian that received Contribution (if not Merrill Lynch) _____

*Note- Earnings or losses attributable to the original contribution must be included in the dollar amount provided. You are responsible for calculating any earnings/losses attributable to the original contribution.

PART 3: Recharacterization Instructions

(a) Losing Account Number _____ - _____
 Gaining Account Number _____ - _____

Description of Securities: Use descriptions as they appear on your account statement. If you select more securities than the space provides, attach a supplemental list of securities to be distributed in-kind. Fractional shares cannot be moved in-kind.

(b) Total Amount to be Recharacterized:

1. Part of my account
- Cash only \$ _____
 - Securities in-kind only (*described at right*)
 - Cash \$ _____ AND securities in-kind (*described at right*)

2. The entire account*

* Please note that fractional shares will be liquidated and recharacterized as cash.

Quantity	Security Name or Symbol
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

PART 4: Signature

The rules governing recharacterizations can be complex. Please consult your tax advisor for further guidance prior to completing this irrevocable transaction.

I have reviewed this form in its entirety, and I certify that all information as it appears is correct and may be relied upon by the custodian. I authorize and request Merrill Lynch to complete the recharacterization instructions indicated above.

Signature _____ Date _____



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Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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