

## Roth IRA Conversion Form

Use this form to convert from a Traditional IRA to a Columbia Threadneedle Investments Roth IRA.

### Part 1 Depositor Information: (Please type or print.)

IRA Depositor/Account Owner Name (First, Middle Initial, Last)		Date of Birth (MM/DD/YYYY)		Social Security Number	
<input type="text"/>		<input type="text"/>		<input type="text"/>	
Street Address or APO/FPO		City		State	ZIP Code
<input type="text"/>		<input type="text"/>		<input type="text"/>	<input type="text"/>
Mobile Phone Number		Home Phone Number			
<input type="text"/>		<input type="text"/>			

### Part 2 Conversion Instructions at Columbia Threadneedle Investments

Convert my Columbia Threadneedle Investments Traditional IRA with UMB Bank, n.a. as Custodian to Columbia Threadneedle Investments Roth IRA.

Fund Name	Account Number	Amount	or	Percentage*	%
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	or	<input type="text"/>	%
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	or	<input type="text"/>	%
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	or	<input type="text"/>	%

\*Whole percents only

### Part 3 Conversion Instructions to the Current IRA Custodian or Trustee

Convert my Traditional non-Columbia Threadneedle Investments IRA to Columbia Threadneedle Investments Roth IRA.  
Note: You may wish to contact the current IRA custodian or trustee to ensure you are providing the correct mailing address and contact information.

Current Custodian/Trustee	Attention
<input type="text"/>	<input type="text"/>
Address	
<input type="text"/>	
City	State      ZIP Code
<input type="text"/>	<input type="text"/> <input type="text"/>

**Part 3****Conversion Instructions to the Current IRA Custodian or Trustee:** *Continued***Current Investments**

Please liquidate the below referenced account(s) and issue a check made payable to Columbia Funds FBO (Account Holder's Name) IRA. The minimum initial investment is \$1,000 per fund.

Fund Name	Account Number	Percentage	% or \$	Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Annuity**

Account Number	Account Number	Account Number
<input type="text"/>	<input type="text"/>	<input type="text"/>

Please surrender the above referenced annuity contract(s) and issue a check made payable to Columbia Funds FBO (Account Holder's Name) IRA.

**Certificate of Deposit**

Account Number	Maturity Date (MM/DD/YYYY)
<input type="text"/>	<input type="text"/>

☐ Liquidate all **or** liquidate part (\$) of my certificate of deposit ☐ immediately **or** ☐ at maturity.

Please transfer the proceeds from the above certificate of deposit and issue a check made payable to Columbia Funds FBO (Account Holder's Name) IRA. This form must be received at least 4 weeks prior to maturity date.

**Other Type of Investment**


Please liquidate the above referenced account and issue a check made payable to Columbia Funds FBO (Account Holder's Name) IRA.

**Part 4****Investment Instructions**

- ☐ Open a new Columbia Threadneedle Investments Roth IRA account. Please attach a completed application.  
☐ Invest in my existing Columbia Threadneedle Investments Roth IRA account as instructed below.

Fund Name	Existing Account Number	Amount	or	Percentage*	%
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

\*Whole percent only

For assistance completing this form, please contact a representative at 800.345.6611, Monday through Friday, 8:00 a.m. to 7:00 p.m. ET.

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## Part 5 Tax Withholding Election (Choose A, B, or C below.)

IRS regulations require the custodian of the IRA from which you are converting to withhold federal income taxes at the rate of 10% from the converted amount unless you elect not to have withholding apply. Withholding will apply to the entire amount of the conversion, even if non-deductible contributions to the IRA have been made. You may still reinvest the entire conversion amount by replacing the amount withheld with other assets. Any amounts withheld and not replaced into the new Columbia Threadneedle Investments IRA within 60 days may be subject to a 10% early withdrawal penalty if you are under 59½ years old. Even if you elect not to have federal income tax withheld, you are liable for payment of federal income tax on the taxable portion of your converted amount. Certain state and local taxes may also apply to the converted amount.

The default federal income tax withholding rate is 10% and will be applied if no withholding is elected (applicable state income taxes may also apply). If you want a withholding rate other than 0% or 10% for federal income taxes, you are required to complete and submit the attached Form W-4R with this form.

- ☐ A. Do not withhold federal income tax from my distribution.
- ☐ B. Withhold the default federal income tax withholding rate of 10%.
- ☐ C. I would like a federal income tax withholding election other than 0% or 10%. I will complete and attach Form W-4R with this form.

## Part 6 Investor Authorization

If you are over 73, please review the following paragraph below.

The Internal Revenue Service (IRS) requires you to withdraw an annual Required Minimum Distribution (RMD) from your IRA(s) (Roth IRAs excluded) once you obtain age 73. If you have more than one IRA, you can add together all of your RMD amounts and withdraw the total amount from any of your Individual Retirement Accounts. If you do not annually withdraw the total RMD amount from your Individual Retirement Account(s), the IRS can impose an excise tax up to 25% on the RMD amount that should have been withdrawn. You may wish to contact Columbia Threadneedle Investments for the appropriate distribution forms so that you may start or continue to receive your required minimum distributions. To request distribution forms, call a representative at the telephone number listed below.

I, the undersigned Depositor, certify to UMB Bank, N.A., as accepting Custodian, that the IRA from which the assets are being transferred is a valid Individual Retirement Account, meeting the requirements of Internal Revenue Code Section 408(a), 408(k), 408(p) and 408A (as the case may be).

**The IRA Depositor/Account Owner must print and sign below. If signing in capacity as an authorized individual, a Medallion Signature Guarantee is required.**

Print Name of Depositor/Account Owner or Authorized Individual

Capacity (if applicable)

Signature of Depositor/Account Owner or Authorized Individual

Date (MM/DD/YYYY)

X

/ /

**Medallion Signature Guarantee** (If required by current Custodian/Trustee. Please contact them for their requirements.)

**Affix Medallion Signature Guarantee stamp here.**

A Medallion Signature Guarantee helps assure that a signature is genuine and not a forgery. A Medallion Signature Guarantee must be provided by an eligible guarantor institution including, but not limited to, the following: bank, credit union, savings association, broker or dealer, that participates in the Securities Transfer Association Medallion Program (STAMP), the Stock Exchange Medallion Program (SEMP) or the New York Stock Exchange Medallion Signature Program (MSP). Notarization by a notary public is not an acceptable signature guarantee. The Transfer Agent reserves the right to reject a signature guarantee and to request additional documentation for any transaction.

UMB Bank, n.a. agrees to accept transfer of the above amount for deposit into the Columbia Threadneedle Investments Individual Retirement Account, and requests the liquidation and/or transfer of assets as indicated above. The Columbia Threadneedle Investments Individual Retirement Account is a valid IRA as described in Section 408(a) of the Internal Revenue code.

For assistance completing this form, please contact a representative at 800.345.6611, Monday through Friday, 8:00 a.m. to 7:00 p.m. ET.

**Part 7** **Return Instructions**

Regular mail Columbia Management Investment Services Corp.  
P.O. Box 219104  
Kansas City, MO 64121-9104

Overnight mail Columbia Management Investment Services Corp.  
c/o SS&C GIDS, Inc.  
430 W 7th Street, STE 219104  
Kansas City, MO 64105-1407

For assistance completing this form, please contact a representative at 800.345.6611, Monday through Friday, 8:00 a.m. to 7:00 p.m. ET.

Columbia Threadneedle Investments (Columbia Threadneedle) is the global brand name of the Columbia and Threadneedle group of companies.  
Columbia Management Investment Services Corp. is the transfer agent for Columbia Funds.

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**Withholding Certificate for Nonperiodic Payments and  
Eligible Rollover Distributions**

Give Form W-4R to the payer of your retirement payments.

**2024****1a** First name and middle initial

Last name

**1b** Social security number

Address

City or town, state, and ZIP code

Your withholding rate is determined by the type of payment you will receive.

- For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% on line 2. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories.

- For an eligible rollover distribution, the default withholding rate is 20%. You can choose a rate greater than 20% by entering the rate on line 2. You may not choose a rate less than 20%.

See page 2 for more information.

**2** Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the instructions on page 2 and the Marginal Rate Tables below for additional information. Enter the rate as a whole number (no decimals)**2****%****Sign  
Here****Your signature** (This form is not valid unless you sign it.)**Date****General Instructions**

Section references are to the Internal Revenue Code.

**Future developments.** For the latest information about any future developments related to Form W-4R, such as legislation enacted after it was published, go to [www.irs.gov/FormW4R](http://www.irs.gov/FormW4R).**Purpose of form.** Complete Form W-4R to have payers withhold the correct amount of federal income tax from your nonperiodic payment or eligible rollover distribution from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See page 2 for the rules and options that are available for each type of payment. Don't use Form W-4R for periodic payments (payments made in installments at regular

intervals over a period of more than 1 year) from these plans or arrangements. Instead, use Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

**Caution:** If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. Your withholding choice (or an election not to have withholding on a nonperiodic payment) will generally apply to any future payment from the same plan or IRA. Submit a new Form W-4R if you want to change your election.**2024 Marginal Rate Tables**

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See page 2 for more information on how to use this table.

<b>Single or Married filing separately</b>		<b>Married filing jointly or Qualifying surviving spouse</b>		<b>Head of household</b>	
<i>Total income over—</i>	<b>Tax rate for every dollar more</b>	<i>Total income over—</i>	<b>Tax rate for every dollar more</b>	<i>Total income over—</i>	<b>Tax rate for every dollar more</b>
\$0	<b>0%</b>	\$0	<b>0%</b>	\$0	<b>0%</b>
14,600	<b>10%</b>	29,200	<b>10%</b>	21,900	<b>10%</b>
26,200	<b>12%</b>	52,400	<b>12%</b>	38,450	<b>12%</b>
61,750	<b>22%</b>	123,500	<b>22%</b>	85,000	<b>22%</b>
115,125	<b>24%</b>	230,250	<b>24%</b>	122,400	<b>24%</b>
206,550	<b>32%</b>	413,100	<b>32%</b>	213,850	<b>32%</b>
258,325	<b>35%</b>	516,650	<b>35%</b>	265,600	<b>35%</b>
623,950*	<b>37%</b>	760,400	<b>37%</b>	631,250	<b>37%</b>

\* If married filing separately, use \$380,200 instead for this 37% rate.

## General Instructions (*continued*)

**Nonperiodic payments—10% withholding.** Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate on line 2. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld by entering “-0-” on line 2. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its territories.

**Note:** If you don’t give Form W-4R to your payer, you don’t provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can’t honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2024, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

**Eligible rollover distributions—20% withholding.** Distributions you receive from qualified retirement plans (for example, 401(k) plans and section 457(b) plans maintained by a governmental employer) or tax-sheltered annuities that are eligible to be rolled over to an IRA or qualified plan are subject to a 20% default rate of withholding on the taxable amount of the distribution. You can’t choose withholding at a rate of less than 20% (including “-0-”). Note that the default rate of withholding may be too low for your tax situation. You may choose to enter a rate higher than 20% on line 2. Don’t give Form W-4R to your payer unless you want more than 20% withheld.

Note that the following payments are **not** eligible rollover distributions for purposes of these withholding rules:

- Qualifying “hardship” distributions;
- Distributions required by federal law, such as required minimum distributions;
- Generally, distributions from a pension-linked emergency savings account;
- Eligible distributions to a domestic abuse victim;
- Qualified disaster recovery distributions;
- Qualified birth or adoption distributions; and
- Emergency personal expense distributions.

See Pub. 505 for details. See also *Nonperiodic payments—10% withholding* above.

**Payments to nonresident aliens and foreign estates.** Do not use Form W-4R. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

**Tax relief for victims of terrorist attacks.** If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter “-0-” on line 2. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

## Specific Instructions

### Line 1b

For an estate, enter the estate’s employer identification number (EIN) in the area reserved for “Social security number.”

### Line 2

**More withholding.** If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

**Less withholding (nonperiodic payments only).** If permitted, you may enter a lower rate on line 2 (including “-0-”) if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter “-0-”.

**Suggestion for determining withholding.** Consider using the Marginal Rate Tables on page 1 to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2. (See *Example 1* below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (See *Example 2* below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

**Examples.** Assume the following facts for *Examples 1* and *2*. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

**Example 1.** You expect your total income to be \$62,000 without the payment. Step 1: Because your total income without the payment, \$62,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$82,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Because these two rates are the same, enter “22” on line 2.

**Example 2.** You expect your total income to be \$43,700 without the payment. Step 1: Because your total income without the payment, \$43,700, is greater than \$26,200 but less than \$61,750, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$63,700, is

greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. The two rates differ. \$18,050 of the \$20,000 payment is in the lower bracket (\$61,750 less your total income of \$43,700 without the payment), and \$1,950 is in the higher bracket (\$20,000 less the \$18,050 that is in the lower bracket). Multiply \$18,050 by 12% to get \$2,166. Multiply \$1,950 by 22% to get \$429. The sum of these two amounts is \$2,595. This is the estimated tax on your payment. This amount corresponds to 13% of the \$20,000 payment (\$2,595 divided by \$20,000). Enter "13" on line 2.

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**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request additional federal income tax withholding from your nonperiodic payment(s) or eligible rollover distribution(s); (b) choose not to have federal income tax withheld from your nonperiodic payment(s), when permitted; or (c) change a previous Form W-4R (or a previous Form W-4P that you completed with respect to your nonperiodic payments or eligible rollover distributions). To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s).

Failure to provide a properly completed form will result in your payment(s) being subject to the default rate; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.