

To request a conversion of your SEP or Traditional IRA to a ROTH IRA, please complete this form and **return Pages 1-2 to Reliance Standard Life Insurance Company ("Reliance Standard")** using one of the methods below. **If you do not provide Pages 1-2 to Reliance Standard, your request will not be processed until pages 1-2 are received.** Please use one form per contract.



EMAIL TO:
inforceannuities@rsl.com



FAX TO:
267.256.4713



MAIL TO:
Reliance Standard – Retirement Services
1700 Market Street, Suite 1200
Philadelphia, PA 19103

QUESTIONS? Call Customer Care at 1.800.435.7775

- The entire annuity value will be converted to a Roth IRA – Partial Conversions are not offered by Reliance Standard.
- An IRS 1099-R will be issued to you from Reliance Standard reporting this conversion as a taxable distribution.
- The Required Minimum Distribution (RMD) and tax withholding sections of this form must be completed if you are age 73 or older in the year you are requesting this transaction.
- RSL and its affiliates, subsidiaries, employees and agents do not provide tax or legal advice. Tax laws and regulations are complex and subject to change. For information that is specific to your situation, consult your attorney or tax advisor prior to requesting this transaction.

Contract Number(s) _____ If additional security has been requested, you must indicate the PIN here in order for the transaction to be processed. _____

SECTION 1 | Contract Owner Information

First Name _____ MI _____ Last Name _____

Entity/Trust Name _____

SSN/TIN _____ Email Address _____ Phone Number _____

Mailing Address* _____

City _____ State _____ Zip _____

*Required if mailing address is a PO Box:

Street Address _____

City _____ State _____ Zip _____

SECTION 2 | Conversion Election and RMD Instruction

I, as the contract owner, certify that I am eligible to convert my existing RSL Traditional or SEP IRA to a Roth IRA; that the contributions to the existing IRA are eligible to be converted; and that I understand the tax consequences of the conversion.

Choose one:

- Distribute my RMD prior to processing the conversion.
- I have already satisfied my RMD for this year.
- I have satisfied my RMD from another source.

SECTION 3 | Tax Withholding for RMD ONLY

For Federal Income Tax Withholding (Only select one option):

Withdrawals received from an annuity contract are subject to federal tax withholding at a rate of 10%. Withholding only applies to the portion of the disbursement that is taxable. You may elect not to have taxes withheld by completing IRS form W-4R for one-time withdrawals. Federal income tax of 10% will be withheld from the taxable portion of each payment if no election is made.

- I do not want federal income tax withheld from my payment.
- Please withhold the default rate of 10% for federal income tax.
- Please use the enclosed IRS Form W-4R for federal income tax withholding.
 - The IRS now requires form W-4R for Non-periodic payments to be completed when an amount different than 10% is requested to be withheld.
 - This form is accessible through the IRS.gov website.

Not withholding federal taxes or not withholding sufficient federal taxes may impact the need for you to pay estimated taxes. You are responsible for the payment of estimated taxes as indicated by the IRS on forms W-4R. Please consult a tax advisor regarding tax withholding as it pertains to your individual situation.

For State Income Tax Withholding (Only select one option):

Please refer to the "Withholding Election & Important Tax Notification" in the instructions section of this form regarding specific state withholding information.

- I do not want state income tax withheld from my payment.
- Please withhold _____% or \$ _____ state income tax from my payment.

SECTION 4 | You must complete this Section. Read this section IN ITS ENTIRETY before signing.

- I certify that the contract number shown on this form is my contract number. I further certify that this contract is neither assigned nor pledged as collateral to any other person or corporation and that no proceedings in bankruptcy or insolvency, voluntary or involuntary have been instituted by or against me (us) and that the I (we) am (are) not under guardianship or any legal disability.

If you are a U.S. Citizen, complete the information below. Under penalties of perjury, I certify that as a U.S. Citizen or U.S. Resident Contract Owner:

- The social security number shown on this form is my correct social security number or taxpayer identification number; and
- 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 because 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
- I am a U.S. citizen or U.S. resident for tax purposes.
 - Check this box if the IRS has advised you are subject to backup withholding.
 - Check this box if you are a Non-U.S. Citizen and include a signed IRS Form W-8 BEN instead of agreeing to this certification.

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

Contract Owner Signature _____ Signature Date (MM/DD/YYYY) _____ / _____ / _____

In order to sign on behalf of the owner, proper legal documentation must be on file with RSL. Please include the documentation if it has not already been provided to RSL. If we do not have the correct documentation, we will be unable to process your request until it is received. Please select the capacity in which you are signing on behalf of the owner below.

- Power of Attorney
- Guardian
- Conservator

Signature (If applicable) _____ Signature Date (MM/DD/YYYY) _____ / _____ / _____