

Premiere Select® Roth IRA Conversion

Use this form to request a conversion of all or any part of your Premiere Select Traditional, Rollover, SEP, or SIMPLE IRA ("IRA") to a Premiere Select Roth IRA with the same Broker-Dealer. The receiving Roth IRA must already be established or this form needs to accompany a new account application.

Important to Note: If you have multiple IRAs (including a Rollover, SEP, or SIMPLE IRA or an IRA annuity) your Roth conversion may be affected by the IRS's IRA aggregation rule. The rule treats all non-Roth IRA accounts owned by one taxpayer (except for inherited IRAs) as the same account for determining the prorated amount of after-tax versus pretax contributions. Generally, the IRS does not allow you to convert only after-tax amounts. This may increase the taxable amount of your conversion. If you have more than one non-Roth IRA account, you should consult a tax advisor to determine your potential tax liability prior to converting. Conversions are irrevocable transactions. You may also review the IRS Form 8606 and instructions for tracking and recovering after-tax amounts in IRA accounts.

Roth IRA Conversions are not available to non-U.S. persons (excluding U.S. resident aliens).

Read the attached Customer Instructions and Terms and Conditions before completing this form. Type on screen or fill in using CAPITAL letters and black ink. If you need more room for information or signatures, use a copy of the relevant page.

1. Account Information

Provide the IRA owner name.	First Name	Middle Name	Last Name
	From Premiere Select IRA being converted		To Premiere Select Roth IRA
	Account Number	Account Number	

2. Conversion Instructions

Convert your existing IRA to your Roth IRA indicated in Section 1 as specified below. Select either Full Conversion in-kind or provide partial conversion instructions. Note: Some securities will not be eligible for this type of conversion. Examples may include Alternative Investment, REITs, Restricted Positions, or other Specialized securities. If the account contains non-convertible securities, the account will remain open and any residuals will remain in the account.

- ☐ Full Conversion with Residuals *Convert the entire balance of your IRA to your Roth IRA. The conversion will be based on the existing positions in your IRA on the date of the conversion; the IRA will be closed and any residual income on the existing positions will also be converted.*
- ☐ Full Conversion without Residuals *Convert the entire balance of your IRA to your Roth IRA; the IRA will remain open and any residual income on the existing positions will accumulate in the sending account.*
- ☐ Partial Conversion in cash *Convert the following dollar amount from your IRA to your Roth IRA.*

You must have sufficient cash in your core account investment vehicle. If a liquidating trade is necessary, consult your investment representative.

Amount
\$

continued on next page

2. Conversion Instructions *continued*

List the investments to be converted in-kind and indicate the number of shares or check "All." ☐ Partial Conversion in-kind Convert the following positions from your IRA to your Roth IRA.

Investment Name	CUSIP or Fund Symbol	Amount	OR	Number of Shares/ALL
		\$		<input type="checkbox"/> All
Investment Name	CUSIP or Fund Symbol	Amount	OR	Number of Shares/ALL
		\$		<input type="checkbox"/> All
Investment Name	CUSIP or Fund Symbol	Amount	OR	Number of Shares/ALL
		\$		<input type="checkbox"/> All
Investment Name	CUSIP or Fund Symbol	Amount	OR	Number of Shares/ALL
		\$		<input type="checkbox"/> All
Investment Name	CUSIP or Fund Symbol	Amount	OR	Number of Shares/ALL
		\$		<input type="checkbox"/> All
Investment Name	CUSIP or Fund Symbol	Amount	OR	Number of Shares/ALL
		\$		<input type="checkbox"/> All

Optional. ☐ Additional instructions attached. To list more securities, attach a separate sheet and include the account numbers for the IRA being converted and the Roth IRA, and the names, CUSIPs, and amounts for each security. You must sign and date the attached instructions.

Note: If the dollar amount exceeds the current value, be advised that the converted positions will be short. Values are based on market value at the time of market close.

3. Tax Withholding Elections

Distributions from your non-Roth IRA are subject to federal and, where applicable, state income tax withholding unless you elect not to have withholding apply below (if you are a U.S. citizen or other U.S. person). The default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 99% below. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions. If you made nondeductible contributions to your IRA, this may result in excess withholding from your distributions. If you elect not to have withholding apply to your distributions or if you do not have enough federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. **See "State Tax Withholding — IRA Withdrawals" at the end of this form.**

If you are not a U.S. person (including a resident alien individual), do NOT complete this section. Instead, the nonresident alien tax withholding rate of 30% will apply.

Complete if you would like a rate of withholding that is different from this default withholding rate. You should review the General Instructions and the Marginal Rate Tables contained in the IRS Form W-4R at <https://www.irs.gov/forms-pubs/about-form-w-4r> for additional information.

Federal

Check one in each column. IRA owner's legal/residential address determines which state's tax rules apply.

- ☐ Do NOT withhold federal taxes
☐ Withhold federal taxes at the rate of:

Percentage
%

Maximum 99%. Whole numbers, no dollar amounts or decimals. Note that if there is federal withholding, certain states require that there also be state withholding.

State

- ☐ Do NOT withhold state taxes unless required by law
☐ Withhold state taxes at the minimum rate
☐ Withhold state taxes at the rate of:

Percentage
%

Maximum 99%. Whole numbers, no dollar amounts or decimals. If the percentage rate entered is less than your state's minimum withholding requirements, your state's minimum will be withheld.

For Connecticut residents:

- Connecticut requires withholding on distributions from retirement accounts. If you are exempt from state tax, you have the option to elect out of tax withholding.
- You confirm that your state tax withholding election is true, complete, and correct.

4. Signature and Date *Form cannot be processed without signature and date.*

By signing this form, you:

- Represent that you have received the Premiere Select Roth IRA Custodial Agreement and Disclosure Statement at the time you completed the IRA Application and agree to be bound by the terms and conditions thereof.
- Accept full responsibility for complying with all IRS rules on conversions.
- Understand that the taxable converted amount will be subject to federal income taxes in the year in which the conversion occurs.
- Attest that, if you are required to take a Required Minimum Distribution, you have done so for the current year pursuant to Section 401(a)(9) of the Internal Revenue Code with respect to your IRA, and you accept full responsibility for complying with these requirements.
- Have viewed, read, and understand the IRS Instructions for Form W-4R.
- Certify that the address associated with this account is current and up to date.
- Certify that you have carefully read, fully understand, and agree to comply with the Customer Instructions and Terms and Conditions, including the Notice of Withholding attached to this Premiere Select Roth IRA Conversion form.
- Authorize and request for National Financial Services LLC ("NFS") to make the above-requested distribution from your IRA and conversion contribution to your Roth IRA.
- Indemnify Fidelity Management Trust Company and NFS, and their officers, directors, employees, agents, affiliates, shareholders, successors, assigns and representatives from any liability in connection with following the instructions in this form, including any liability in the event that you fail to meet the IRS requirements regarding conversions.
- Understand that if a dollar amount of a converted position exceeds the value at market close, it may create a short position that will require additional buys to cover.
- Understand that only eligible securities will be converted.
- Understand that conversions are not eligible to be recharacterized.

Either the account owner or an authorized individual must print name, sign, and date.

Print Account Owner Name <i>First, M.I., Last</i>	
Account Owner Signature	Date <i>MM - DD - YYYY</i>
SIGN ▶	▶

Premiere Select® Roth IRA Conversion

Customer Instructions and Terms and Conditions

Instructions and Terms and Conditions Read these Instructions and Terms and Conditions carefully before completing and signing the attached form. You are responsible for complying with IRS rules governing IRA distributions and conversions to a Roth IRA, including required minimum distributions. If you fail to meet any IRS requirements regulating IRA distributions, you may be subject to tax penalties. If you have any questions regarding your specific situation, consult with either a tax advisor or your Broker, Financial Advisor, or Investment Professional ("investment representative").

Form Instructions

The attached form should be used to request a Roth conversion from a Premiere Select Traditional, Rollover, SEP, or SIMPLE IRA ("IRA") held through National Financial Services LLC ("NFS") to a Premiere Select Roth IRA with the same Broker-Dealer. The receiving Roth IRA must already be established or this form needs to accompany a Premiere Select IRA Application.

The taxable converted amount will be subject to federal income, and in some cases, state taxes in the year in which the conversion occurs. If you are required to take a required minimum distribution from your IRA, you must do so prior to converting to a Roth IRA.

SIMPLE IRA assets may be converted to a Roth IRA only after the expiration of the two-year period beginning on the date your employer first made contributions to your SIMPLE IRA.

If you wish to convert an IRA currently held with another Custodian to a Premiere Select Roth IRA, you must first transfer the IRA to the same type of IRA prior to requesting the conversion. You will need to complete a Transfer of Assets form to initiate this transfer and only one Premiere Select IRA Application to establish both IRAs.

Note to Broker-Dealer: Do not send the Roth IRA Conversion form to NFS until the transfer of assets is complete.

Notice of Withholding

Read carefully before completing the Tax Withholding Elections section of the form.

A conversion to a Roth IRA is subject to federal (and in some cases, state) income tax withholding unless you elect not to have withholding apply. If you withhold state and/or federal taxes from the conversion, the amount withheld may be subject to the 10% early withdrawal penalty unless an exception applies. Withholding will apply to the gross amount of each conversion, even if you have made non-deductible contributions. Moreover, failure to provide a U.S. residential address will result in 10% federal income tax withholding on the conversion proceeds even if you have elected not to have tax withheld (an IRS requirement as applicable). A Post Office Box does not qualify as a residential address.

If you elect to have withholding apply (by indicating so on the Roth IRA Conversion form, by making no choice, or by not providing a U.S. residential address), federal income tax will be withheld from the conversion at a rate of at least ten percent (10%).

If federal income tax is withheld from the conversion amount, state income taxes may also be withheld regardless of the election. Your state of residence will determine your state income tax withholding

requirements, if any. If you elect to withhold at the state minimum rate, and your state does not provide a minimum amount or percentage for withholding, state income taxes will not be withheld from your distributions. Your state of residence is determined by your legal address of record provided for the IRA.

Whether or not you elect to have federal and, if applicable, state income tax withheld, you are still responsible for the full payment of federal income tax, any state tax or local taxes, and any penalties which may apply to this conversion. Whether or not you elect to have withholding apply (by indicating so on the Roth IRA Conversion form), you may be responsible for payment of estimated taxes. You may incur penalties under the IRS and applicable state tax rules if your estimated tax payments are not sufficient.

Federal and State Tax Withholding—IRA Withdrawals

Helpful to Know

- Federal and state tax withholding rules can change, and the information cited below may not reflect the current withholding from a federal or state perspective. Consult your tax advisor, the IRS, and/or your state-taxing authority to obtain the most up-to-date information pertaining to your situation.
- The IRS requires National Financial Services to provide you with the Marginal Rate Tables and the Tax Withholding Instructions from the *IRS Form W-4R*.
- Each state sets its own withholding rates and requirements on taxable distributions. We apply these rates unless you direct us not to (where permitted) or you request a higher rate.
- Your account's legal/residential address determines which state's tax rules apply. You should confirm with your investment professional that the address on your account is current prior to submitting your request.
- You are responsible for paying your federal, state, and local income taxes and any penalties, including penalties for insufficient withholding.
- Withholding taxes for Roth IRA distributions is optional.
- The federal and/or state tax withholding rate, if indicated, must be provided as a whole number from 1% to 100% for any one-time withdrawals, or from 1% to 99% for any automatic withdrawals.

Federal Tax Withholding Information

2025 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 the *General Instructions* section for more information on how to use this table. (Note: This is an excerpt from the *IRS Form W-4R*. For the complete copy, please go to [IRS.gov/pub/irs-pdf/fw4r.pdf](https://www.irs.gov/pub/irs-pdf/fw4r.pdf).)

Single or Married filing separately		Married filing jointly or Qualifying surviving spouse		Head of household	
Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
15,000	10%	30,000	10%	22,500	10%
26,925	12%	53,850	12%	39,500	12%
63,475	22%	126,950	22%	87,350	22%
118,350	24%	236,700	24%	125,850	24%
212,300	32%	424,600	32%	219,800	32%
265,525	35%	531,050	35%	273,000	35%
641,350*	37%	781,600	37%	648,850	37%

*If married filing separately, use \$390,800 instead for this 37% rate.

General Instructions on Federal Tax Withholding

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. 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. 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 new withholding election.

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-”. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

Specific Instructions for IRS Form W-4R

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 \$65,000 without the payment. Step 1: Because your total income without the payment, \$65,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$85,000, is greater than \$63,475 but less than \$118,350, 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 \$61,000 without the payment. Step 1: Because your total income without the payment, \$61,000, is greater than \$26,925 but less than \$63,475, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$81,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. The two rates differ. \$2,475 of the \$20,000 payment is in the lower bracket (\$63,475 less your total income of \$61,000 without the payment), and \$17,525 is in the higher bracket (\$20,000 less the \$2,475 that is in the lower bracket). Multiply \$2,475 by 12% to get \$297. Multiply \$17,525 by 22% to get \$3,856. The sum of these two amounts is \$4,153. This is the estimated tax on your payment. This amount corresponds to 21% of the \$20,000 payment (\$4,153 divided by \$20,000). Enter "21" on line 2.

State Tax Withholding Information

Your state of residence will determine your state income tax withholding requirements, if any. Please refer to the list below. Your state of residence is determined by your legal address of record provided for your IRA. The information provided is general in nature and should not be considered legal or tax advice. Please contact your investment representative, tax advisor, or state-taxing authority for assistance.

If your legal state of residence is:	Your withholding requirements are:
IA ¹ , MA ² , ME, VT	If federal income tax is withheld, state income tax of at least your state's minimum requirements must be withheld in addition to federal income tax withholding at the time of your distribution. If you elect out of federal income tax withholding, state income tax will not be withheld, unless you indicate otherwise.
CA, DE ³ , NC, OK, OR	If federal income tax is withheld, state income tax of at least your state's minimum requirements must be withheld in addition to federal income tax withholding at the time of your distribution, unless you elect not to have state income taxes withheld.
AR ³ , CT, MI	State income tax applies regardless of whether or not federal income tax withholding is applied to your distribution. Tax withholding is not required if you meet certain state requirements governing retirement benefits. Please reference the AR, CT, or MI <i>IRS Form W-4P</i> for additional information about calculating the amount to withhold from your distributions.
KS ³ , MN, MS ⁴	State income tax applies, regardless of whether or not federal income tax withholding is applied to your distribution, unless you elect not to have state income taxes withheld.
DC	If you take a distribution of your entire account balance and do not directly roll that amount over to another eligible retirement account, the District of Columbia requires that a minimum amount be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld.
NE ³	See the <i>All Other States</i> section.
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	State income tax withholding is not available on your IRA distributions.
All Other States	You are not subject to mandatory state income tax withholding, however, you may elect voluntary state income tax withholding as a percentage. If you elect to have state income taxes withheld and your state provides a minimum amount or percentage for withholding, you must elect a percentage that is not less than your state's minimum withholding requirements. If the percentage you elect for withholding is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld. For more information, contact a tax advisor or your state-taxing authority.

¹ If your distribution is considered qualified retirement income, you may elect not to have state income tax withheld.

² If your payment is over \$1,053,750 (subject to adjustment) an additional 4% of state income tax will be applied to the distribution amount over this threshold.

³ In some cases, state tax may be required to be withheld, even if normally you may choose no withholding. If distributions are made outside the U.S. or a U.S. possession, if a TIN is missing on the account, or the IRS notifies us that the TIN is incorrect, state tax withholding is required.

⁴ Withholding is required for premature and removal of excess distributions.

Important: Federal and/or state tax withholding rules can change, and the information cited above may not reflect the current legislation and/or ruling of your state. Consult with your tax advisor, the IRS, or your state-taxing authority to obtain the most up-to-date information pertaining to your situation.

This tax information is for informational purposes only, and should not be considered legal or tax advice. Always consult a tax or legal professional before making financial decisions.

We do not provide tax or legal advice and we will not be liable for any decisions you make based on this or other general tax information we provide.