



IRA Conversion / Recharacterization Request

IMPORTANT INFORMATION

This form is to be completed by an IRA Account Owner who wishes to do a conversion of Traditional IRA funds to a Roth IRA account or recharacterize a contribution type. The requested transaction must result in funds being credited to a Pacific Premier Trust account. This form is not to be used if funds are being sent to another custodian.

* Indicates required information

1 ACCOUNT OWNER INFORMATION

- Please complete all information requested. If this information does not match Pacific Premier Trust's records, or is left blank, the form will be returned to you with an explanation regarding the discrepancy or for completion.

Form fields for Account Owner Information: NAME (FIRST, MI, LAST)*, PACIFIC PREMIER TRUST ACCOUNT NO.*, MAILING ADDRESS*, CITY*, STATE/PROVINCE*, COUNTRY*, POSTAL CODE*, DATE OF BIRTH*, SOCIAL SECURITY NO.*, BUSINESS PHONE NO.*, HOME PHONE NO.*

2 ACCOUNT INFORMATION

- Please choose one option below. (Please note: Funds from designated Roth money types cannot use this form.)

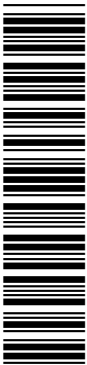
Internal Transfer (Please include a completed Traditional IRA or Roth IRA Application if you have not already done so.)

Form fields for Internal Transfer: FROM PACIFIC PREMIER TRUST ACCOUNT NO.*, CHOOSE ACCOUNT TYPE* (TRADITIONAL IRA, ROTH IRA)

External Transfer (Please provide a copy of the most recent Account Statement from your custodian and fill out all fields below.)

Form fields for External Transfer: FROM CURRENT TRUSTEE / CUSTODIAN NAME*, CHOOSE ACCOUNT TYPE* (TRADITIONAL IRA, QUALIFIED PLAN), CONTACT NAME*, CURRENT TRUSTEE / CUSTODIAN ACCOUNT NO.*, MAILING ADDRESS*, CITY*, STATE/PROVINCE*, COUNTRY*, POSTAL CODE*, BUSINESS PHONE NO.*, FAX NO.*, TO PACIFIC PREMIER TRUST ACCOUNT NO.*

1 Please note that while clients can no longer recharacterize a conversion made from a Roth IRA, clients may still recharacterize a regular contribution made to an IRA.



3 PAYMENT OPTIONS

- Please choose one option below. If no option is chosen, this form may be returned to you for completion. You must provide amount and/or asset instructions in Section 5. *(Please note: See your fee schedule to determine if there is a processing fee for conversion/recharacterization.)*

Roth Conversion *(Please provide a tax withholding election in Section 4.)*

Recharacterization of a contribution made on (MM/DD/YY): _____ / _____ / _____

4 TAX WITHHOLDING

- Please note this section is intended for Roth Conversions only.

FEDERAL TAX WITHHOLDING

- If no option is chosen, or a physical U.S. address is not provided, Pacific Premier Trust will withhold 10% from the entire distribution.

Withhold _____ % from my requested distribution. *(Must be at least 10%.)*

I elect **NOT** to have federal income tax withheld from my distribution. If you choose this option you MUST provide Pacific Premier Trust with your physical address in Section 1.

STATE TAX WITHHOLDING

My state of residence for income tax purposes is: _____

I elect **NOT** to have state income tax withheld from my distribution. *Note: Not permitted in all states. Your state may require withholding (see attached IRA State Tax Withholding Notice).*

Withhold state income tax from my distribution in accordance with the minimum percentage, if any, as noted on the attached IRA State Tax Withholding Notice. *Note: If your state does not require a minimum amount or percentage for withholding and you do not provide a percentage below, Pacific Premier Trust will not withhold state income taxes from the distribution. Keep in mind, state income tax withholding is not available in certain states (see the attached IRA State Tax Withholding Notice). If your state of residence for tax reporting purposes is one of those states, Pacific Premier Trust will not withhold state taxes even if you choose this option.*

Withhold _____ % from my distribution. *Note: Your state withholding election will be compared to the withholding requirements of the state which you have indicated is your state of residence for income tax purposes. Depending on those requirements, your state withholding amount may be adjusted, either to round up to the next whole dollar or to ensure that a minimum amount is withheld. Keep in mind, state income tax withholding is not available in certain states (see the attached IRA State Tax Withholding Notice). If your state of residence for tax reporting purposes is on of those states, Pacific Premier Trust will not withhold state taxes even if you choose this option.*

5 ASSET INSTRUCTIONS

- Complete the applicable Investment Authorization form for each alternative asset that has not already been accepted by Pacific Premier Trust.

Complete Transfer (this will close your account) **OR** Partial Transfer

A. Cash/Money Market Funds	Specify "All" or \$ Amount			Wire Funds to Pacific Premier Trust	
B. Stocks, Mutual Funds, or Bonds	Specify "All" or No. of Shares	Sell	or	Transfer in-Kind	Fund Account No.
C. Annuities	Value	Surrender	or	Change of Ownership	Contract (Policy No.)
D. Alternative Assets	Specify "All" or No. of Shares	Sell	or	Transfer in-Kind	CUSIP/Ticker

6 ACCOUNT OWNER ACKNOWLEDGMENTS WITH REGARD TO INVESTMENTS TO BE TRANSFERRED OR ROLLED OVER

- i. I understand that I am responsible, and Pacific Premier Trust and its related entities are not responsible, for selecting and reviewing the above investment(s) and for determining the suitability, nature, value, risk, safety and merits of the investment(s) that I authorize Pacific Premier Trust to hold in my Account.
- ii. I understand that Pacific Premier Trust and its related entities are not related to or affiliated with the management or selling agent(s) of the investment(s) that I have directed Pacific Premier Trust to hold for my account. I acknowledge that Pacific Premier Trust has not reviewed, recommended or commented on the investment merits, risks, suitability or management of the asset(s) I have selected and I authorize Pacific Premier Trust to process this transfer or rollover request. I therefore agree to release, indemnify, defend, and hold Pacific Premier Trust and its related entities harmless from any claims arising out of such investment(s) or otherwise. I also understand and agree that Pacific Premier Trust and its related entities will not be responsible to take any action should the investment noted herein become subject to default, including fraud, insolvency, bankruptcy, or other court order or legal process.
- iii. I agree that any dispute regarding my investment(s) shall be submitted to binding arbitration pursuant to the Commercial Rules of the American Arbitration Association and the terms of the Custodial Agreement. I understand that the prevailing party shall be entitled to recover all legal fees, reasonable costs and expenses and that these shall be in addition to any award of damage or any other relief to which the prevailing party is entitled.
- iv. I have consulted my own attorney and hereby represent that Pacific Premier Trust may hold title to any Note and/or its collateral, where applicable. I hereby represent to Pacific Premier Trust that I understand the risks involved with my deed of trust/mortgage/secured note investments, specifically that there may be liability above and beyond the amount of the investment in the collateral property (e.g., ad valorem property taxes on the property or liability arising under Environment Laws). The losses will include any losses caused by, or arising out of, the presence, on or about the Property, of any Hazardous Substances, or any person or entity complying or failing to comply with any Environment Law. The term "Environmental Law" means any law, rule, regulation, or ordinance relating to protection of the environment or human health. The term "Hazardous Substance" means any substance defined as hazardous or toxic, or otherwise regulated by any Environmental Law.
- v. I represent that my purchase of any investment(s) I am transferring to Pacific Premier Trust was not a prohibited transaction as defined in the Internal Revenue Code and Department of Labor regulations.
- vi. I acknowledge that my investment(s) are not insured by the FDIC, are not an obligation of or guaranteed by Pacific Premier Trust, and are subject to risk, including the possible loss of principal.
- vii. I understand all the routine real estate expenses (e.g., tax bills, insurance premiums, home owner's association payments and utility bills) received by Pacific Premier Trust may automatically be paid from my account. I understand that it is my responsibility to ensure all billing parties have the correct mailing address on file. I will be responsible with monitoring my account activity to confirm that all necessary expenses related to my real estate investment have been processed. I understand that sufficient funds must be held in my uninvested cash account to make the required payment at least 14 days prior to the payment's due date. If the funds are not available, I will be responsible for any interest or penalties incurred. Invoices for non-routine expenses (e.g., repairs and improvements) require specific Account Owner authorization prior to payment from the account.

- viii. For real estate, I have made arrangements with the property manager designated on the Property Management Agreement. Pacific Premier Trust will not be responsible for errors and omissions in the management agreement or for any actions taken by the property manager. For real estate, I understand that I must provide a real estate appraisal for any real estate transaction request I submit that will result in a taxable event (e.g., distribution). I also acknowledge that on an annual basis, I will be asked to provide an updated valuation for each real estate investment within my account(s). Such annual valuation may be in the form of a comparative market analysis or other source deemed to be acceptable by the Custodian.

7 AGE 72 NOTICE

Effective January 1, 2020, the SECURE Act has changed the age requirement for Account Owners to take their first RMD ("Required Minimum Distribution") from 70 ½ to 72. This applies only to individuals reaching 72 after December 31, 2019. If you reached age 70 ½ in 2019, you are still subject to RMD, and must take your first distribution no later than April 1, 2020.

I certify that I have read the applicable section for the transaction I have chose, and I understand and agree to all terms.

8 ACCOUNT OWNER'S SIGNATURE REQUIRED

In the case of a transfer or direct rollover, the current Trustee/Custodian is authorized to send cash and/or assets to Pacific Premier Trust as specified.

For the transfer of an inherited IRA, I certify that I am the sole beneficiary of the asset(s) requested and agree to hold Pacific Premier Trust and its related entities harmless in the event that any other beneficiary makes a claim against this account.

In the case of a rollover, I understand it is my sole responsibility to determine the validity of any rollover contribution and to initiate and make such rollover deposit; I irrevocably elect to roll over the asset(s) in this transaction.

I hereby agree to indemnify and hold harmless Pacific Premier Trust and its officers, directors, shareholders, agents employees, and Pacific Premier Trust's related entities for any and all costs, obligations, losses, claims, damages and expenses (including reasonable attorneys' fees) related to or associated with this agreement.

I acknowledge that there may be a minimum cash requirement, applicable to accounts containing alternative assets, disclosed in the Fee Schedule. If this requirement is not met, I understand that additional fees may apply.



Account Owner Signature*

Date (MM/DD/YYYY)*

Note: Your current custodian may require that your signature be Medallion Signature Guaranteed. Please contact your current custodian for details of their requirements. A Medallion Signature Guarantee may generally be obtained from your brokerage firm, bank or other financial institution.

9 DELIVERY INSTRUCTIONS

- Please select how your current custodian should send funds to Pacific Premier Trust.

CHECK

Make checks payable to:

Pacific Premier Trust, Custodian
FBO (Client Name), Pacific Premier Trust Account Number
P.O. Box 173859
Denver, CO 80217-3859

ACH

Incoming ACH Instructions:

Citibank
ABA No.: 321171184
To: Pacific Premier Trust
Acct No.: 204869978
For Further Credit to: Pacific Premier Trust Account Number

WIRE

Wiring Instructions for Cash:

Citibank
ABA No.: 321171184
For Credit to: Pacific Premier Trust
A/C No.: 204869978
For Further Credit to: Client's Full Name
A/C No. (Client's Pacific Premier Trust Account Number)

Overnight Delivery Address

Pacific Premier Trust
Processing Center
FBO (Client Name)
1560 Broadway, Suite 400
Denver, CO 80202-3308

Register Physical Securities, Non-Networked Eligible Mutual Funds & Limited

Partnerships:

Pacific Premier Trust Custodian FBO (Client Name), IRA
P.O. Box 173859
Denver, CO 80217-3859
Tax ID: 02-0526633

DTC Eligible Securities:

DTC No. 5998
Agent ID: 94099
Institutional ID: 94099
FBO: Client Name & Pacific Premier Trust Account Number

Book-Entry Government Securities (Including GNMA Pool Deliveries) Via Federal Wire:

Fifth Third Bank
ABA No.: 042000314/Fifth Cin/1050
FFC A/C No.: 010034438545
A/C Name: Pacific Premier Trust
FBO: Client Name & Pacific Premier Trust Account Number

Register Networked Eligible Mutual Funds To:

NTC & Co.
FBO (Client Name), Pacific Premier Trust Account Number
P.O. Box 173859
Denver, CO 80217-3859
Matrix Settlement & Clearance Services NSCC No.: 5954
Tax ID: 26-1356253

10 ACCEPTANCE BY PACIFIC PREMIER TRUST (TO BE COMPLETED BY PACIFIC PREMIER TRUST)

Pacific Premier Trust hereby accepts the appointment as Custodian of the assets listed. This acceptance is not to be construed as validation of any rollover or direct rollover contribution, if any. Pacific Premier Trust is exempt from backup withholding described in the Internal Revenue Code Section 3406(a)(1)(C).



Pacific Premier Trust Acceptance Signature

Title

Date

NON-DEPOSIT INVESTMENT PRODUCTS ARE NOT INSURED BY THE FDIC; ARE NOT DEPOSITS OR OTHER OBLIGATIONS OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS DIVISIONS; AND ARE SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED.

Upload forms to:

www.PacificPremierTrust.com/upload

Fax to: 303-614-7038

Send mail to:

Pacific Premier Trust
Processing Center
P.O. Box 173859
Denver, CO 80217-3859

For express deliveries:

Pacific Premier Trust
Processing Center
1560 Broadway, Suite 400
Denver, CO 80202-3308

Questions?

Call 800-962-4238

ADDITIONAL INSTRUCTIONS

1. ACCOUNT OWNER INFORMATION

If information does not match Pacific Premier Trust's records or is left blank, the form may be returned to you with an explanation regarding the discrepancy or for completion.

2. ACCOUNT INFORMATION

Indicate the type of account and account number to be converted or recharacterized. Only IRA contributions are eligible for recharacterization.

Conversion: Describes the movement of funds from a Traditional IRA, Qualified Plan, 403(b) or 457(b) account to a Roth IRA. Choosing this option, the Account Owner certifies that the conversion meets the requirements under law for a qualifying conversion contribution, and that he/she understands the tax consequences of the transaction. As of January 1, 2008, direct conversions from a Qualified Plan, 403(b) or 457(b) account may be made to a Roth IRA.

Recharacterization: Describes the movement of funds that occurs when an individual makes a contribution to a Roth or Traditional IRA (the Pacific Premier Trust IRA), and later elects to transfer either all or a portion of the original contribution, plus net income attributable, to another IRA (the Second IRA), on or before the individual's tax return due date, plus extensions, for the year for which the Pacific Premier Trust IRA contribution was made. The recharacterization allows the individual to treat the original contribution as having been made to the Second IRA and report it as such. This also includes the recharacterization of a Roth IRA conversion transaction described above back to a traditional IRA.

3. PAYMENT OPTIONS

An election in this section is required. Please provide the date of the original conversion/contribution as requested. There will be a \$50 processing fee for conversion/recharacterizations.

4. TAX WITHHOLDING *(Applies to Roth Conversions only.)*

Federal Tax Withholding

Even if you elect "NOT" to have withholding, federal income tax must be withheld from this distribution if you HAVE NOT provided a U.S. residence/street address (not a P.O. Box) in section 1, section 4 or if payment is being sent to an address outside the U.S. If you elect withholding, the IRS requires a minimum of 10% of the gross distribution be withheld.

A withholding election is not required for recharacterizations. Contact your current custodian if you wish to have withholding on an external transfer into Pacific Premier Trust.

Notice of Withholding on Distributions or Withdrawals from IRAs

The distribution you have requested from your retirement plan is subject to federal income tax withholding, unless you elect not to have withholding apply. If you elect not to have withholding apply to your distribution payments, 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 tax penalties, under the estimated tax rules, if your withholding and estimated tax payments are not sufficient.

State Tax Withholding

Some states require state withholding if federal withholding is elected or required when making a distribution from your retirement plan. Please refer to the attached IRA State Withholding notice to determine if your state of residence requires withholding, if withholding is voluntary, or if withholding is not an option. If you elect state withholding, or if state withholding is required in your state, we will withhold based on the requirements of your state of residence unless you choose a greater amount.

5. ASSET INSTRUCTIONS

In the applicable section indicate the number of shares or dollar amount, and the name of the asset. Liquidations will be initiated immediately.

Traditional Assets

It is your responsibility to contact your Financial Representative to request liquidation of any publicly traded or broker-held assets (such as stocks, bonds, etc.).

Alternative Assets

It is your responsibility to arrange the terms of the sale of any alternative asset(s) (such as limited partnerships, private stock, deeds of trust, etc.). The sale of an alternative asset(s) may require the completion of a Pacific Premier Trust Secondary Market Investment Authorization form. Please contact your Financial Representative or Pacific Premier Trust's Client Relations Department if you have questions about how to liquidate or sell an asset. Please ensure these assets are liquidated prior to the submission of your distribution request.

6. ACCOUNT OWNER SIGNATURE

Your signature certifies that you have read the applicable section for the transaction you have chosen and understand and agree to all the terms thereunder. In the case of an external transfer, the resigning Trustee/Custodian is authorized to send cash and/or assets to Pacific Premier Trust as specified. In addition, you certify that the assets requested to be converted or recharacterized into your IRA qualify as a valid conversion/recharacterization contribution as defined in the Plan documents, including the requirement that deposit of such contribution is being made within 60 days after receipt by you of the eligible distribution. You understand the tax consequences of your plan and/or your contribution and the implications that this conversion/recharacterization contribution has on the five-taxable-year period for taking distributions from a Roth IRA. You further understand that the resigning Trustee/Custodian may issue a tax form to you representing the distributed value of these assets and that you must treat the transaction as a conversion/recharacterization contribution on your income tax return. You also agree to hold Pacific Premier Trust and its related entities harmless in any way should the conversion/recharacterization be ineligible or invalid, or if it creates any tax implication to you.

You certify that you are aware of any and all penalties incurred by your request (if applicable) including, but not limited to, premature liquidation of any certificate of deposit or insurance product involved in this IRA conversion/recharacterization.

Please make a copy of the completed form for your records.