



CONTRIBUTION AND INVESTMENT SELECTION

PART 1. SIMPLE IRA PLAN PARTICIPANT

Name (First/MI/Last) _____
 Social Security Number _____
 Date of Birth _____ Phone _____
 Email Address _____
 Account Number _____ Suffix _____

PART 2. SIMPLE IRA TRUSTEE OR CUSTODIAN

To be completed by the SIMPLE IRA trustee or custodian

Name _____
 Address Line 1 _____
 Address Line 2 _____
 City/State/ZIP _____
 Phone _____ Organization Number _____

PART 3. CONTRIBUTION INFORMATION

Contribution Amount _____ Contribution Date _____

CONTRIBUTION TYPE (Select one)

- SIMPLE Contribution** (Includes salary deferral and employer contributions; SIMPLE contributions are reported for the year in which the contribution is made)
- Rollover** (Distribution from a SIMPLE IRA, Traditional IRA, or employer-sponsored retirement plan that is being deposited into this SIMPLE IRA)
By selecting this transaction, I irrevocably designate this contribution as a rollover.
- Transfer** (Direct movement of assets from a SIMPLE IRA or a Traditional IRA into this SIMPLE IRA)

IF YOU ARE REQUIRED TO TAKE A REQUIRED MINIMUM DISTRIBUTION THIS YEAR, COMPLETE THE FOLLOWING IF APPLICABLE
(Checking any of the following will require adjusting your required minimum distribution.)

- This is a rollover or transfer of assets removed last year. Date of Removal _____
- This is a transfer from my deceased spouse's SIMPLE IRA and the assets were removed from the SIMPLE IRA in any year after death.
The value of my portion of my deceased spouse's SIMPLE IRA on December 31 of last year _____.

PART 4. INVESTMENT AND DEPOSIT INFORMATION

INVESTMENT INFORMATION (Complete this section as applicable.)

Investment Description	Quantity or Amount	Status (new or existing)	Investment Number	Term or Maturity Date	Interest Rate
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To submit a request to Purchase an investment, please complete the required Mainstar Purchase Authorization form.

DEPOSIT METHOD

- Cash or Check** (If the contribution type is transfer, the check must be from a financial organization made payable to the trustee for this SIMPLE IRA.)

Internal Account

Account Number _____ Type (e.g., checking, savings, SIMPLE IRA) _____

- External Account** (e.g., EFT, ACH, wire) (Additional documentation may be required and fees may apply.)

Name of Organization Sending the Assets _____ Routing Number (Optional) _____

Account Number _____ Type (e.g., checking, savings, SIMPLE IRA) _____

Deposit Taken by _____

PART 5. SIGNATURE

I certify that all of the information provided by me is accurate and may be relied upon by the trustee or custodian. I certify that the contribution described above is eligible to be contributed to the SIMPLE IRA and I authorize the deposit to be invested in the manner described above.

X _____
Signature of SIMPLE IRA Plan Participant

_____ Date (mm/dd/yyyy)

RULES AND CONDITIONS APPLICABLE TO SIMPLE IRA CONTRIBUTIONS

The SIMPLE IRA contribution rules are often complex. The general rules are listed below. If you have any questions regarding a contribution, please consult with a competent tax professional or refer to IRS Publication 560, *Retirement Plans for Small Businesses*, for more information. This publication is available on the IRS website at www.irs.gov or by calling 1-800-TAX-FORM.

SIMPLE CONTRIBUTION

Employee salary deferrals for any tax year cannot exceed the lesser of the published annual limit or 100 percent of your annual compensation. Your employer may make additional contributions to your SIMPLE IRA within the allowable limits for the type of contribution that is made.

If you are age 50 or older by the end of the year, you may be eligible to defer an additional catch-up contribution to your SIMPLE IRA for that tax year. SIMPLE contributions to your SIMPLE IRA are reported for the year in which the contributions are made.

If your employer employs no more than 25 employees who received at least \$5,000 in compensation in the previous calendar year, you may defer up to 110 percent of the 2024 elective deferral limit.

ROLLOVER

A rollover is a distribution and a subsequent tax-free movement of assets from any of your SIMPLE IRAs, Traditional IRAs, or employer-sponsored retirement plans to your SIMPLE IRA.

- You are permitted to roll over only one distribution from an IRA (Traditional, Roth, or SIMPLE) in a 12-month period, regardless of the number of IRAs you own.
- Any required minimum distributions paid to an IRA owner or beneficiary may not be rolled over.
- A rollover generally must be completed within 60 days from the date you receive the assets.
- A rollover contribution of Roth IRA assets may not be made to a SIMPLE IRA.
- A rollover contribution of Traditional IRA or employer-sponsored retirement plan assets may not be made to a SIMPLE IRA, until two years has passed since the first contribution to your SIMPLE IRA.

TRANSFER

A transfer is a direct movement of assets to your SIMPLE IRA from any of your other SIMPLE IRAs or Traditional IRAs.

- You may perform an unlimited number of transfers.
- A transfer contribution may be made from a Traditional IRA after two years has passed since the first contribution to your SIMPLE IRA.

RMD REQUIREMENT

If you were born before July 1, 1949, you are required to take an RMD by April 1 of the year following the year you attain age 70½ and every year thereafter. If you were born on or after July 1, 1949, but before January 1, 1951, you are required to take an RMD by April 1 of the year following the year you attain age 72 and every year thereafter. If you were born on or after January 1, 1951, you are required to take an RMD by April 1 of the year following the year you attain age 73 and every year thereafter.