

VIP Services: (888) 855-9856 | info@trustprovident.com  
7450 Arroyo Crossing Parkway, Suite 230, Las Vegas, NV 89113

## Section 1 IRA Owner Information

First Name	MI	Last Name	Date of Birth (mm/dd/yyyy)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Email	Last Four Digits of Social Security Number		
<input type="text"/>	<input type="text"/>		
Account Number	Accepting Account Type (Select one)		
<input type="text"/>	<input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA		

## Section 2 Processing Options

If you would like expedited processing, please select one of the options below. If no option is selected, "Normal Processing" will apply. Processing fees will be paid from the cash available in your account unless you indicate otherwise. See the current Fee Schedule for applicable fees.

For "Next-Day" or "Same-Day" Service, all documents must be received, and in good order, by 10 a.m. PST.

- Normal Processing**  
 Processed within three business days.
- Next-Day Service**  
 Processed by 4 p.m. PST next business day.
- Same-Day Service**  
 Processed within the same day.
- I elect to pay the fees related to this transaction with the credit card I have on file. (If you do **NOT** have a credit card on file, please add a credit card to your online profile. If no credit card is on file, fees will be paid from the cash in your account.)

## Section 3 Original IRA Contribution Information

**Original Contribution Type** (Select one)

Regular Traditional IRA Contribution     Regular Roth IRA Contribution

Account Number

Contribution Amount	Contribution Date	Contributed for Tax Year
\$ <input type="text"/>	<input type="text"/>	<input type="text"/>

The deadline to recharacterize an IRA contribution is your federal income tax filing deadline, including extensions, (generally no later than October 15), of the year for which the contribution was made. You must also recharacterize the net income attributable to the contribution. See Page 3 for net income attributable calculation worksheet.

## Section 4 Recharacterization Instructions

Recharacterize the amount specified below as follows, provided there are no past-due fees on my account.

Contribution Amount	Net Income Attributable to Contribution	Total Amount to Recharacterize
\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

## Section 5

## Assets to Recharacterize

If recharacterizing a non-cash asset, please complete this section.

	Asset Description <i>(i.e. Cash Balance, Property Address, Policy ID, etc.)</i>	Dollar Amount to be Recharacterized	Units to be Recharacterized <i>(if applicable)</i>
Asset 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
Asset 2	<input type="text"/>	<input type="text"/>	<input type="text"/>
Asset 3	<input type="text"/>	<input type="text"/>	<input type="text"/>
Asset 4	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Section 6

## IRA Owner Agreement and Authorization

### Important: Please read before signing.

I certify that I am authorized to recharacterize these assets from this IRA and that all information provided by me is true and accurate. All decisions regarding this recharacterization are my own. I hereby irrevocable designate this contribution of the assets indicated above as a recharacterization. I assume responsibility for any consequences that may result from this transaction and I agree that the custodian is not responsible for any consequences that may arise from executing this recharacterization.

**X**

IRA Owner Signature

Date (mm/dd/yyyy)

### Congratulations! You are now able to submit your completed request.

Before you submit this form please review all completed information prior to signing. When ready, mail, email, or fax this completed form to:

**Mail to:** Provident Trust Group  
P.O. Box 123  
Fort Washington, PA 19034

**Email to:** [assets@trustprovident.com](mailto:assets@trustprovident.com)

**Fax to:** (702) 253-7565

## Determining Net Income Attributable

When recharacterizing an IRA, the net income attributable to the contribution must also be removed. It is your responsibility to determine the net income attributable to a recharacterized contribution. We do not calculate nor verify this amount.

### Contribution

The amount of the contribution to be removed. \$

### Total Earnings

The total earnings on the IRA are determined in the following manner.

Determine the IRA balance as of the date of distribution	\$	<input type="text"/>
Add the amount of any distributions taken after the original contribution was made and before the recharacterization	+ \$	<input type="text"/>
Subtract the balance of the IRA immediately before the original contribution was made	- \$	<input type="text"/>
Subtract the original contribution and all subsequent contributions made before the recharacterization	- \$	<input type="text"/>
Subtract any time deposit (or other investment) penalties that will be applied due to the recharacterization	- \$	<input type="text"/>
<b>TOTAL EARNINGS:</b>	\$	<input type="text"/>

### Adjusted Opening Balance

The adjusted opening balance is the balance of the IRA immediately before the original contribution was made plus the original contribution and all subsequent contributions made before the recharacterization. \$

### Net Income Attributable

$$\frac{\$ \text{  (Contribution) \times \$ \text{  (Total Earnings)}}{\$ \text{  (Adjusted Opening Balance)}} = \$ \text{  (Net Income Attributable)}$$

### Total Amount to be Recharacterized

The total amount to be recharacterized equals the contribution amount to be recharacterized plus the net income attributable. \$

**NOTE:** If the net income attributable is negative, reduce the amount of the contribution to be recharacterized by the negative amount.