



FARMERS LIFE INSURANCE COMPANY

Letter of Instruction

Conversion of Traditional IRA to Roth IRA

(Please note that the Rollover, Transfer or Exchange Request form must be completed in addition to this document.)

- 1) Include note on the application that a Letter of Instruction is attached or will be sent.
2) Funds in the amount of \$\_\_\_\_\_ are to be put in a Roth IRA.
3) If funds are to be split between a traditional IRA and Roth IRA, please designate below the dollar amount to be applied to the Traditional IRA and to the Roth IRA.
Traditional IRA \$\_\_\_\_\_
Roth IRA \$\_\_\_\_\_
4) A W-4R is to be completed and returned with this Letter of Instruction to indicate whether taxes are to be withheld. If funds are being split as noted in item 3 above, please designate which account taxes are to be taken from.
5) If you do not complete a W-4R, please indicate the amount of taxes to be withheld.
Amount of Federal Taxes \$\_\_\_\_\_
Amount of State Taxes (if applicable) \$\_\_\_\_\_
6) If this is an external IRA to Roth IRA transfer, it is strongly recommended that the company where the funds are residing withhold taxes. If not, please indicate if taxes are to be withheld from the new IRA or Roth IRA policy.

It should be noted that two policies will be issued if the funds are to be put into a Traditional IRA and a Roth IRA so that proper tax reporting can occur. One application will suffice to handle this transaction when accompanied by this Letter of Instruction.

Agent or annuity owner full name Agent or annuity owner signature Date signed