



IRA CONTRIBUTION

The term IRA will be used below to mean Traditional IRA, Roth IRA, SEP IRA and SIMPLE IRA, unless otherwise specified.

IRA HOLDER'S NAME AND ADDRESS			IRA TRUSTEE'S OR CUSTODIAN'S NAME AND ADDRESS	
Social Security Number	Date of Birth	Home Phone	IRA Account Identification	Trustee's or Custodian's Phone Number

CONTRIBUTION INFORMATION			
Contribution Type			
<i>Select One:</i>			
TRADITIONAL IRA	ROTH IRA	SIMPLE IRA	SEP IRA
<input type="checkbox"/> Regular or Spousal	<input type="checkbox"/> Regular or Spousal	<input type="checkbox"/> Elective Deferral or Employer Contribution	<input type="checkbox"/> Elective Deferral or Employer Contribution
<input type="checkbox"/> Transfer	<input type="checkbox"/> Transfer (from Roth IRA)	<input type="checkbox"/> Transfer	<input type="checkbox"/> Transfer
<input type="checkbox"/> Rollover	<input type="checkbox"/> Rollover (from Roth IRA)	<input type="checkbox"/> Rollover	<input type="checkbox"/> Rollover
<input type="checkbox"/> Recharacterization	<input type="checkbox"/> Conversion (from Traditional IRA)	<input type="checkbox"/> Recharacterization	<input type="checkbox"/> Recharacterization
	<input type="checkbox"/> Conversion (from SIMPLE IRA)		
	<input type="checkbox"/> Recharacterization		
Contribution Date	Contribution Amount	Contribution For Tax Year*	

*Only applicable for regular and spousal contributions.

INVESTMENT INFORMATION	
Asset Description	Quantity

SIGNATURE	
I authorize the deposit of the IRA assets in the manner described above and certify that all of the information provided by me is correct and may be relied upon by the Trustee or Custodian.	
_____	_____
(IRA Holder)	(Date)

Deposit Taken by

Rules And Conditions Applicable To Contributions

You and/or your employer are permitted to make various types of contributions to your Individual Retirement Accounts (IRAs). Federal law limits the amount which may be contributed and the date by which such contributions may be made. By properly completing this form you are authorizing the Trustee or Custodian to accept the IRA contribution described on this form and you are certifying that you are eligible to make such contribution. IRA contribution rules are often complex. If you have any questions regarding a contribution, please seek a competent tax advisor.

TRADITIONAL IRA

A Traditional IRA is an IRA which may receive contributions by you and which may or may not be tax deductible. You may receive a 100 percent income tax deduction for contributions if you do not receive benefits under an employer's retirement plan.

REGULAR OR SPOUSAL

The total amount you may contribute to a Traditional IRA for any taxable year cannot exceed the lesser of \$2,000 or 100 percent of your compensation. If you also maintain a Roth IRA, the maximum contribution to your Traditional IRA is reduced by any contributions you make to your Roth IRA. If you are married, you may be eligible to make payments to an IRA established for the benefit of your spouse.

ROLLOVER AND TRANSFER

Rollover and transfer are terms used to describe tax-free movements of cash or other property to your Traditional IRA from any of your other Traditional IRAs, SEP IRAs or SIMPLE IRAs, or (in the case of a rollover) from your employer's qualified retirement plan or tax-sheltered annuity. A rollover or transfer contribution may not be made to a Traditional IRA if the assets are from a Roth IRA or from a SIMPLE IRA within the first two years you participate in a SIMPLE IRA plan.

RECHARACTERIZATION

A recharacterization is the process of treating all or a portion of a contribution or conversion to a Roth IRA as being made to a Traditional IRA. The contribution or conversion that is recharacterized must include the net income attributable.

ROTH IRA

A Roth IRA is an IRA which may receive contributions by you which are not tax deductible. In other words, you must pay income tax on your contributions. In exchange for paying income tax, however, you may receive tax-free distributions from your Roth IRA under certain circumstances.

REGULAR OR SPOUSAL

The total amount you may contribute to a Roth IRA for any taxable year cannot exceed the lesser of \$2,000 or 100 percent of your compensation. Your contribution may be further limited if your income exceeds certain limits. If you also maintain a Traditional IRA, the maximum contribution to your Roth IRA is reduced by any contributions you make to your Traditional IRA. If you are married, you may be eligible to make payments to a Roth IRA established for the benefit of your spouse.

ROLLOVER AND TRANSFER

Rollover and transfer contributions may be made to your Roth IRA from any of your Roth IRAs, subject to applicable rules.

CONVERSION

Conversion contributions may be made to your Roth IRA from any of your Traditional IRAs or SIMPLE IRAs, subject to applicable rules. A conversion contribution may not be made to a Roth IRA if the assets are from a SIMPLE IRA within the first two years you participate in a SIMPLE IRA plan.

RECHARACTERIZATION

A recharacterization is the process of treating all or a portion of a contribution to a Traditional IRA as being made to a Roth IRA. The contribution that is recharacterized must include the net income attributable.

SIMPLE IRA

A SIMPLE IRA may accept both elective deferrals and employer contributions under a SIMPLE IRA plan established by your employer. You do not pay taxes on either elective deferrals or employer contributions until you receive a distribution. A SIMPLE IRA may also receive transfer and rollover contributions as described below.

ELECTIVE DEFERRAL AND EMPLOYER CONTRIBUTIONS

Employee elective deferrals cannot exceed the lesser of \$6,000 (indexed) or 100 percent of your compensation for the calendar year. Your employer may make additional contributions to your SIMPLE IRA within the limits prescribed in Internal Revenue Code (Code) Section 408(p).

ROLLOVER AND TRANSFER

Rollover and transfer contributions may be made to your SIMPLE IRA from any of your other SIMPLE IRAs.

RECHARACTERIZATION

A recharacterization is the process of treating all or a portion of a conversion to a Roth IRA as being made to a SIMPLE IRA. The contribution or conversion that is recharacterized must include the net income attributable.

SEP IRA

A SEP IRA is actually a Traditional IRA which is established by you if your employer has established a SEP plan for its employees. A SEP IRA may accept both elective deferrals you choose to make and employer contributions. You do not pay taxes on either the elective deferrals or the employer contributions until you receive a distribution. A SEP IRA may also receive transfer and rollover contributions as described below.

ELECTIVE DEFERRAL AND EMPLOYER CONTRIBUTIONS

Employee elective deferrals may not exceed \$7,000 (indexed) and are also limited by other laws and regulations. Your employer may make additional contributions to your SEP IRA within the limits prescribed in Code Section 408(k).

ROLLOVER AND TRANSFER

Rollover and transfer contributions may be made to your SEP IRA from any of your other SEP IRAs, Traditional IRAs or SIMPLE IRAs, or (in the case of rollovers) from your employer's qualified retirement plan or tax-sheltered annuity. A rollover contribution may not be made to a SEP IRA if the assets were distributed from a Roth IRA or from a SIMPLE IRA within the first two years you participate in a SIMPLE IRA plan.

RECHARACTERIZATION

A recharacterization is the process of treating all or a portion of a contribution or conversion to a Roth IRA as being made to a SEP IRA. The contribution or conversion that is recharacterized must include the net income attributable.