

J.P. Morgan Securities LLC
Member FINRA and SIPC

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Secure Message
Visit www.chase.com/brokerageforms for instructions on how to submit this request online by secure message.

Fax
(866) 786-4780

Mail
J.P. Morgan Securities LLC
Attn: Retirement - WM
10 S. Dearborn St.
Chicago, IL 60603

If you need help, contact our Client Service Center at (800) 392-5749 or submit a secure message through chase.com.

Use this form to

- Recharacterize a Traditional IRA contribution to a Roth IRA contribution.
- Recharacterize a Roth IRA contribution to a Traditional IRA contribution.

What you need to know

- Transferring a contribution from one type of IRA to another is known as a "recharacterization." You can recharacterize part or all of your contribution.
- A recharacterization can have important tax consequences. Speak to your tax advisor if you have any questions.
- Generally, the deadline for recharacterizing an annual IRA contribution is your federal income tax filing deadline for that year, plus extensions (including IRS automatic extensions). If you recharacterize after filing your taxes, you may need to amend your returns. Speak to your tax advisor for more information.
- A separate form is required for each recharacterization request.
- For best results, complete this form using Adobe Reader. You will need to print a paper copy for your signature. If completing by hand, write your name and account number where the recharacterized contribution is coming from (the **Delivering Account**) in the space provided on each page.
- Keep a copy of this request for your records.

1. Tell Us About Your Accounts

Your Name

Traditional IRA Account Number

Roth IRA Account Number

2. What Type of Recharacterization Are You Requesting?

Select only one.

- Recharacterize the contribution I made to my **Traditional IRA** to my **Roth IRA**.
- Recharacterize the contribution I made to my **Roth IRA** to my **Traditional IRA**.

3. Tell Us About The Contribution You Wish to Recharacterize

If the sum you are transferring includes more than one contribution, enter the date of the first contribution in the series.

Treasury regulations require a specific calculation to be used to determine whether there is a gain or a loss on your contribution.

IRS Publication 590-A contains worksheets you can use when calculating your gain or loss amount (or you can contact your tax advisor).

On what date did you make the contribution?

(month/day/year)

For what tax year did you make the contribution?

(year)

How much was the contribution?

(dollar amount)

How much is the gain or loss attributable to the contribution?

+/-

(dollar amount)

Amount you are asking us to recharacterize:

=

(dollar amount)

INVESTMENT AND INSURANCE PRODUCTS:
• NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
• NO BANK GUARANTEE • MAY LOSE VALUE

4. What Assets Would You Like to Recharacterize?

Important information about your recharacterization

Due to market fluctuations, an exact dollar amount of the recharacterization cannot be guaranteed if you elect to move anything other than cash or money market funds.

For cash recharacterizations, ensure there is enough cash in your account to cover the amount of the recharacterization before submitting this request. **The request will not be processed if there are insufficient funds to cover the request.**

For securities recharacterizations, the value of your securities may vary due to market fluctuations and will be determined at the close of business on the transaction date. Only whole shares may be recharacterized unless you note that you want "All" shares recharacterized.

Any gain attributable to the original contribution must be recharacterized in cash unless you are recharacterizing your entire account.

If you need more room, attach an additional sheet to this form that includes your name, account number and security descriptions – sign and date the additional sheet.

		Enter Dollar Amount or "All"		
CASH				
		Security Description	Symbol/CUSIP	Enter Number of Shares or "All"
SECURITIES				

5. Account Holder Signature

By signing below, I authorize and direct JPMS to recharacterize my contribution in the manner requested above.

I acknowledge and understand:

- This election is irrevocable.
- This recharacterization can have important tax consequences and I assume full responsibility for the consequences of this recharacterization.
- JPMS will report this transaction to the Internal Revenue Service. I should consult my tax or legal advisor regarding my tax reporting responsibilities.

I certify that:

- No tax or legal advice has been given to me by JPMS and all decisions regarding this recharacterization are my own.
- I assume full responsibility for the execution of these instructions and hold JPMS harmless from any resulting liabilities.
- I am eligible to make this transaction and am making this election by my federal tax filing deadline, plus extensions (including IRS automatic extensions) for the year for which the contribution was made.
- This request is not a reversal of a Roth IRA conversion made in a tax year beginning after Dec. 31, 2017.

Your Signature

Date (month/day/year)

Your Name

Your Account Number