

J.P. Morgan Securities LLC
Member FINRA and SIPC

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Fax
(866) 786-4788

Mail
J.P. Morgan Securities LLC
Attn: Retirement - WM
10 South 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

- Authorize a one-time conversion of assets in your J.P. Morgan Securities LLC ("JPMS") Traditional Individual Retirement Account ("IRA") (including Rollover IRAs and SEP-IRAs) to your JPMS Roth IRA.

What you need to know

- IRS rules prohibit converting your Required Minimum Distributions (RMDs) into a Roth IRA. Please ensure your RMDs are satisfied before the conversion.
- A Roth conversion is a distribution and is reported as a taxable event to the IRS. Speak to your tax advisor if you have any questions.
- Recharacterization is changing a contribution from one type of IRA to another type of IRA. IRS rules do not allow you to recharacterize a Roth IRA contribution that was the result of a conversion. Therefore, once this request is completed, it cannot be reversed. Speak to your tax advisor if you have any questions.
- If you're converting to a J.P. Morgan Automated Investing account, you can only convert cash. Any securities you wish to convert should be liquidated before submitting this form.
- For your protection, we may call you at the phone number on file for your account to confirm this transaction before it is processed.
- For best results, complete this form using Adobe Acrobat Reader. You will need to print a paper copy for your signature. A space is provided on each printed page to write your name and account number if you are completing the form by hand.

1. Tell Us About Your Accounts

Your Name

Convert Your Traditional, Rollover or SEP-IRA

Account Number

To Your Roth IRA

Account Number



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

3. Tax Withholding Elections

You must make an election for both federal and state tax withholding.

- **U.S. Person (U.S. Citizen or Resident Alien) or Beneficiary that is a U.S. Estate, Trust or Charity**
 - Distributions from an IRA are subject to federal and, in some cases, state income tax withholding.
 - Unless you elect otherwise, 10% of your distribution amount must be withheld in prepayment of federal income taxes.
 - Your elections will remain in effect until revoked by you in writing.
 - If applicable, state income tax must be withheld according to the requirements for your state of residence.
 - Several states require withholding from your distribution if you are subject to federal income tax withholding and may require that a separate election form be completed.
 - Consult your tax advisor for additional information regarding state income tax withholding.
- **U.S. Person residing abroad**
 - If you are a U.S. person residing abroad, you are not permitted to opt out of federal income tax withholding. We will withhold 10% unless a greater amount is elected.
- **Withholding for Nonresident Aliens or a Beneficiary that is a Foreign Estate, Trust or Charity**
 - If you are a nonresident alien, this form must be accompanied by a properly completed IRS Form W-8BEN.
 - We will generally withhold tax at a rate of 30%.
 - If you are a foreign simple or grantor trust, you must provide Form W-8IMY along with any necessary supporting documentation required by the Form W-8IMY instructions.

See IRS Publication 505 at www.irs.gov or speak to your tax advisor for more information on federal income tax withholding, and estimated tax requirements and penalties.

FEDERAL WITHHOLDING

You may elect not to have federal income tax withholding apply to your distribution by selecting the first option below. Your election will remain in effect until you revoke it in writing, which can be done at any time. There are penalties for not paying enough federal income taxes during the year, either through withholding on distributions or by making estimated tax payments.

- I elect to have no federal income tax withheld from my distribution.
- I elect to have the following percentage withheld from my distribution.
(must be 10% or greater) (percentage)

STATE WITHHOLDING

Certain states require withholding of a specific minimum percentage of your distribution or federal tax withholding amount or an amount in whole dollars. By signing this form, you authorize JPMS to adjust the withholding amount or percent requested to meet those requirements.

- I elect to have no state income tax withheld from my distribution, or I certify that I am not subject to state tax withholding.
- I elect to have the following percentage withheld from my distribution.
(percentage)
- I elect to have the following dollar amount withheld from my distribution.
(in whole dollars)

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4. Authorization

By signing below, I authorize J.P. Morgan Securities LLC ("JPMS") to make this one-time conversion from my Traditional, Rollover or SEP-IRA to my Roth IRA as indicated on this form.

I acknowledge and understand:

- There may be fees associated with the liquidation of certain investments and/or the conversion.
- I am responsible for ensuring that there are sufficient funds available in my JPMS Traditional, Rollover or SEP-IRA for this conversion.
- I assume full responsibility for the tax consequences of this election and the resulting conversion.
- I understand that this conversion and any applicable tax withholding will be reported to the IRS on Form1099-R or Form1042-S.
- I should consult a legal, accounting or tax advisor with any questions.
- I will indemnify JPMS and their agents(s), successors, affiliates and employees from any liability in the event that I fail to meet any applicable requirements regarding this conversion from my account.
- I will not be able to recharacterize the conversion contribution to my Roth IRA.

I certify that:

- No tax or legal advice has been given to me by JPMS and all decisions regarding this election are my own.
- Under penalties of perjury, I am a U.S. person (including a U.S. resident alien).
- These funds are eligible for conversion and I have met or will meet all applicable requirements, including that I have retained any required minimum distribution.
- I am not converting any RMD funds or any other funds that I am required to withdraw.

Your Signature

Date (month/day/year)