			Account Type (check	one):	
ame					
SN			Roth Conversion IRA*		
DISTRIBUTION REASON (Check one—see ins	structions on	back)		The topological and the second	
QUALIFIED (NONTAXABLE) DISTRIBUTION REASONS			THER) DISTRIBUTION		
Normal Distribution.* I am age 591/2 or older.		Premature. I am less than age 591/2. No exceptions apply.			
First-Time Homebuyer Expense."		I am less than ag	age 591/2 but the following exception to the piles: ther Education Expenses.		
Disability.* (Verification for file Yes No)		IRS penalty appli			
Death.* Date of death:		Eligible Highe			
(Note: Do not complete if you are a spouse beneficiary transferring		Eligible Medi	cal Expenses.		
to your own Roth IRA—go to Section 3, "Transfers.")		Eligible Medi	cal Insurance Payment.		
		☐ Substantially	Equal Periodic Payments	S.	
Beneficiary's Name SSN		Prohibited Transa	-		
		Excess of \$ for tax year (Date			
Full Address, City, State, Zip). Exces		
* I have met my five-year holding period \(\backslash \text{ Yes } \backslash \text{No} \)			due date. (Earnings S		
(See explanation of five-year holding period on back.)		After my tax d		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
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Transfer. Transfer to my Roth IRA. New Custodian/Trustee					
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Transfer to Spouse's Roth IRA due to: Divorce Death (dat					
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INSTRUCTIONS (and additional terms)

Purpose of this Form. To request a distribution from your Roth IRA. (Note: Do not use this form for distributions from a traditional IRA or Education IRA.)

Roth IRA Owner Information. Complete all information requested.

 Distribution Reasons. The IRS requires you to select one of the distribution reasons listed. The Custodian/Trustee must report the distribution to the IRS and, in some cases, you must report it on your income tax return. Select the distribution reason that applies to you. The differences between qualified and nonqualified distributions are explained below.

QUALIFIED (NONTAXABLE) DISTRIBUTION REASONS

If your distribution is a "qualified" distribution, any earnings you withdraw are tax free[®] (not subject to federal income taxes; state, local or other taxes may apply) and IRS penalty free. Check the qualified distribution reason that applies to you:

a) Normal Distribution. Select this distribution reason if you are age 591/2 or older.

b) First-Time Homebuyer Distribution. Select this distribution reason if you are withdrawing to pay the qualified acquisition costs associated with purchasing a first home. (Note: We recommend that you review the eligibility requirements with your accountant or tax advisor.)

c) Disability Distribution. Select this distribution reason if you are disabled. You must obtain a physician's statement affirming that you meet the government's definition of "Disability" which states you must be "unable to engage in any substantial, gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or to be of indefinite duration." [IRC Section 72(m)(7)]. The Custodian/Trustee may request to retain a copy of your physician's statement.

d) Death Distribution. Select this distribution reason if you are taking this distribution as a beneficiary. Prior to using this form, we recommend all beneficiaries complete an "Election of Payment by Beneficiary Form." The

Custodian/Trustee requires a death certificate prior to payment.

FIVE-YEAR HOLDING PERIOD

 Definition. For regular Roth IRA contributions, your five-year holding period for all contributions begins the year for which your first contribution is made. For conversion (or rollover) contributions from a traditional IRA, each conversion is subject to its own five-year holding period, (Assumes passage of the Tax Technical Corrections Act of 1997.)

Instructions. Indicate whether or not you have met your five-year holding period
by checking the appropriate box. If you answer "yes," any earnings you withdraw
are federal income tax free and IRS penalty free. If you answer "no," any

carnings you withdraw are taxable.

In addition, if you answer "no" and you are withdrawing from a Roth Conversion IRA, IRS penalties may apply. For instance, you may be subject to an IRS 10% premature distribution penalty (if you are less than age 59½ and no exceptions apply) on the entire amount you withdraw. Moreover, you may be subject to an additional IRS 10% penalty (regardless of age) if you completed your conversion in 1998 and you subsequently withdraw within the first five years. Consult your tax professional about these issues.

Note to Custodian/Trustee: If a Roth IRA contains "mixed" contributions (regular and conversion assets) the law is unclear as to how a withdrawal is reported. Seek professional guidance.

NONQUALIFIED (OTHER) DISTRIBUTION REASONS

Distributions taken for any reason other than one of the four qualified distribution reasons above are considered nonqualified distributions. For nonqualified distributions, any earnings you withdraw are taxable. In addition, the 10% IRS penalty may apply unless you meet one of the exceptions to the penalty (explained below). Check the nonqualified distribution reason that applies to you:

a) Premature. Select this distribution reason if you are under age 591/2 and none of the other reasons apply. You may be subject to an IRS premature distribution penalty of 10%—unless you properly roll over the funds within 60 days into a Roth IRA. You report and pay this penalty on your personal income tax return. The Custodian/Trustee is not responsible for paying the penalty.

b) Premature-Exception Applies. Select this distribution reason if you are less than age 59½ but one of the following exceptions to the 10% IRS penalty applies.

Then, check the applicable exception that applies:

 Eligible Higher Education Expense. Select this distribution reason if you are withholding funds to pay for eligible higher education expenses for yourself, your spouse, your child or grandchild.⁹

 Eligible Medical Expense. Select this distribution reason if you are withdrawing funds to pay medical expenses which exceed 7.5 percent of your AGL.

- Eligible Medical Insurance Payment. Select this distribution reason if you are withdrawing funds to pay for medical insurance. To qualify, you must have received unemployment compensation for at least 12 weeks. However, self-employed individuals may be eligible even though they did not receive unemployment compensation.*
- Substantially Equal Periodic Payments. Select this distribution reason if you are under age 59½ and are taking "substantially equal periodic payments."
 The definition of "substantially equal periodic payments" is complex and you

should seek the assistance of a tax or legal professional prior to selecting this option. You must elect a payment method prior to beginning substantially equal periodic payments. Your tax professional could prepare an election and should calculate the amount.⁹

We recommend that you review the eligibility requirements with your accountant or tax advisor.

c) Prohibited Transaction. Select this distribution reason when you engage in a prohibited transaction. Prohibited transactions are uncommon and generally can only happen when the Roth IRA is invested in something other than term investments. Because of the serious nature of prohibited transactions, check with your attorney or accountant before checking this reason.

d) Excess. Select this option for distributions of excess contributions. Indicate the amount of the excess, the date you made the excess, and the tax year of the excess. You must then indicate whether you are correcting the excess before or after your federal tax filling due date. If you are correcting an excess before your tax filling due date you must also remove the earnings on the excess.

 Revocation. If you are revoking your Roth IRA contribution within the first seven days after establishment, check the revocation box in section 4.C:

Transfers. Transfers are not reported to the IRS by either the Custodian/Trustee or by you on your income tax return.

Transfer. You can transfer your assets to another Custodian/Trustee using this
form. However, the Custodian/Trustee may require you to obtain a Transfer
Request Form from your new Custodian/Trustee.

Transfer to Spouse's Roth IRA. Select this option for transfers to a spouse's Roth IRA due to the death of the Roth IRA Owner or a divorce. If you are transferring because of death, provide a death certificate to the Custodian/Trustee. The Roth IRA Election of Payment by Beneficiary form is a more appropriate form for the first distribution after the death of the Roth IRA Owner. If the transfer is due to a divorce, you must provide a Court Order or appropriate legal documentation authorizing the transfer. The receiving spouse must open his or her own Roth IRA.

4. Payment Information. Select your desired payment schedule and method. If you select periodic distributions, you need to inform the Custodian/Trustee which assets to liquidate. The Custodian/Trustee, at its discretion, may refuse to administer a particular payment schedule you elect. Additionally, the Custodian/Trustee may place rules on the frequency and size of any distributions. Select your payment method.

Your Custodian/Trustee completes Part C. Payment Detail.

Withholding (Purpose of Form W-4P). If any part of your distribution contains taxable earnings, you must elect whether or not to have money withheld-fer federal income tax purposes (and on what basis) for that taxable amount. You can make this election on this substitute Form W-4P or you could attach an actual Form W-4P. Unless elected otherwise, the taxable portion of your Roth IRA distributions will have federal income tax withheld at a flat rate of 10%. You may use this form to elect to have no income tax withheld (except for payments to U.S. citizens delivered outside the U.S. or its possessions), to have 10% withheld, or to have 10% pius an additional dollar or percentage amount withheld. Check the box reflecting your choice. Generally, your election will apply to any later distributions from the same Roth IRA. You may, however, revoke your previous exemption from withholding. Simply complete a new W-4P with your Custodian/Trustee. Copies of Form W-4P will not be sent to the IRS by the payer. Note: You, the Roth IRA owner, must tell the Custodian/Trustee how much of your distribution represents the taxable portion (earnings) to which your withholding election will apply.

Statement of Income Tax Withheld from Your IRA. By January 31 of next year, you will receive a statement from your payer showing the total amount of your Roth

IRA payments and the total income tax withheld during the year.

Exemption from Income Tax Withholding. The election to be exempt from income tax withholding does not apply to any periodic payment or nonperiodic distribution that is delivered outside the U.S. or its possessions to a U.S. citizen or resident alien. Other recipients who have these payments delivered outside the U.S. or its possessions can elect exemption only if an individual certifies to the payer that the individual is not: (1) a U.S. citizen or resident alien, or (2) an individual to whom Section 877 of the Internal Revenue Code applies (concerning expatriation to avoid tax). The certification can be made in a statement to the payer under penalties of perjury. For more information, please see Publication 505, Tax Withholding and Estimated Tax, available from most IRS offices.

Caution: Remember that there are penalties for not paying enough tax during the year, either through withholding or estimated tax payments.

New retirees, especially, should see IRS Publication 505. It explains the estimated tax requirements and penalties in detail.

State Withholding. Your state may allow or even require state income tax withholding. Please discuss this issue with your tax advisor. If state withholding is appropriate, please instruct the Roth IRA Custodian/Frustee to withhold the correct amount under Section 4C, Payment Detail.

Signatures. You (the Roth IRA Owner or beneficiary) and the Custodian/Trustee must sign and date this form.

Roth IRA Distribution Form

FIRST MIDWEST TRUST

		Account Type (check o	ne):		
Name Account #					
		Roth Conversion IR	A*		
SSN					
DISTRIBUTION REASON (Check one—see ins	structions on back) 🚥				
QUALIFIED (NONTAXABLE) DISTRIBUTION REASONS	200 () () () () () () () () () (IFIED (OTHER) DISTRIBUTION			
Normal Distribution.* I am age 591/2 or older.	Prematu	Premature. I am less than age 59½. No exceptions apply.			
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Disability." (Verification for file 🔃 Yes 🛄 No)	IRS pen	IRS penalty applies: ☐ Eligible Higher Education Expenses. ☐ Eligible Medical Expenses.			
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(Note: Do not complete if you are a spouse beneficiary transferring	Eligi Eligi				
to your own Roth IRA—go to Section 3, "Transfers,")	☐ Eligi	☐ Eligible Medical Insurance Payment.			
	☐ Subs	Substantially Equal Periodic Payments.			
Beneficiary's Name SSN	Prohibit	Prohibited Transaction.			
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Full Address, City, State, Zip	excess .). Excess	s removed (check of		
* I have met my five-year holding period 🔲 Yes 🔲 No	☐ Befo	☐ Before my tax due date. (Earnings S			
(See explanation of five-year holding period on back.)		After my tax due date.			
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INSTRUCTIONS (and additional terms)

Purpose of this Form. To request a distribution from your Roth IRA. (Note: Do not use this form for distributions from a traditional IRA or Education IRA.)

- 1. Roth IRA Owner Information. Complete all information requested.
- 2. Distribution Reasons. The IRS requires you to select one of the distribution reasons listed. The Custodian/Trustee must report the distribution to the IRS and, in some cases, you must report it on your income tax return. Select the distribution reason that applies to you. The differences between gualified and nonqualified distributions are explained below.

QUALIFIED (NONTAXABLE) DISTRIBUTION REASONS

If your distribution is a "qualified" distribution, any earnings you withdraw are tax free* (not subject to federal income taxes; state, local or other taxes may apply) and IRS-penalty free. Check the qualified distribution reason that applies to you:

- a) Normal Distribution. Select this distribution reason if you are age 591/2 or older.
- b) First-Time Homebuyer Distribution. Select this distribution reason if you are withdrawing to pay the qualified acquisition costs associated with purchasing a first home. (Note: We recommend that you review the eligibility requirements with your accountant or tax advisor.)
- c) Disability Distribution. Select this distribution reason if you are disabled. You must obtain a physician's statement affirming that you meet the government's definition of "Disability" which states you must be "unable to engage in any substantial, gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or to be of indefinite duration." [IRC Section 72(m)(7)]. The Custodian/Trustee may request to retain a copy of your physician's statement.
- d) Death Distribution. Select this distribution reason if you are taking this distribution as a beneficiary. Prior to using this form, we recommend all beneficiaries complete an "Election of Payment by Beneficiary Form." The Custodian/Trustee requires a death certificate prior to payment.

FIVE-YEAR HOLDING PERIOD

- Definition. For regular Roth IRA contributions, your five-year holding period for all contributions begins the year for which your first contribution is made. For conversion (or rollover) contributions from a traditional IRA, each conversion is subject to its own five-year holding period. (Assumes passage of the Tax Technical Corrections Act of 1997.)
- Instructions. Indicate whether or not you have met your five-year holding period
 by checking the appropriate box. If you answer "yes," any earnings you withdraw
 are federal income tax free and IRS nenalty free. If you answer "no," any
 carnings you withdraw are taxable.

in addition, if you answer "no" and you are withdrawing from a Roth Conversion IRA, IRS penalties may apply. For instance, you may be subject to an IRS 10% premature distribution penalty (if you are less than age 59½ and no exceptions apply) on the entire amount you withdraw. Moreover, you may be subject to an additional IRS 10% penalty (regardless of age) if you completed your conversion in 1998 and you subsequently withdraw within the first five years. Consult your tax professional about these issues.

Note to Custodian/Trustee: If a Roth IRA contains "mixed" contributions (regular and conversion assets) the law is unclear as to how a withdrawal is reported. Seek professional guidance.

NONQUALIFIED (OTHER) DISTRIBUTION REASONS

Distributions taken for any reason other than one of the four qualified distribution reasons above are considered nonqualified distributions. For nonqualified distributions, any earnings you withdraw are taxable. In addition, the 10% IRS penalty may apply unless you meet one of the exceptions to the penalty (explained below). Check the nonqualified distribution reason that applies to you:

- a) Premature. Select this distribution reason if you are under age 59½ and none of the other reasons apply. You may be subject to an IRS premature distribution penalty of 10%—unless you properly roll over the funds within 60 days into a Roth IRA. You report and pay this penalty on your personal income tax return. The Custodian/Trustee is not responsible for paying the penalty.
- b) Premature-Exception Applies. Select this distribution reason if you are less than age 59½ but one of the following exceptions to the 10% IRS penalty applies. Then, check the applicable exception that applies:
 - Eligible Higher Education Expense. Select this distribution reason if you are withholding funds to pay for eligible higher education expenses for yourself, your spouse, your child or grandchild.⁹
 - Eligible Medical Expense. Select this distribution reason if you are withdrawing funds to pay medical expenses which exceed 7.5 percent of your AGI.[®]
 - Eligible Medical Insurance Payment. Select this distribution reason if you are withdrawing funds to pay for medical insurance. To qualify, you must have received unemployment compensation for at least 12 weeks. However, self-employed individuals may be eligible even though they did not receive unemployment compensation.*
 - Substantially Equal Periodic Payments. Select this distribution reason if you are under age 59½ and are taking "substantially equal periodic payments."
 The definition of "substantially equal periodic payments" is complex and you

- should seek the assistance of a tax or legal professional prior to selecting this option. You must elect a payment method prior to beginning substantially equal periodic payments. Your tax professional could prepare an election and should calculate the amount.
- We recommend that you review the eligibility requirements with your accountant or tax advisor.
- c) Prohibited Transaction. Select this distribution reason when you engage in a prohibited transaction. Prohibited transactions are uncommon and generally can only happen when the Roth IRA is invested in something other than term investments. Because of the serious nature of prohibited transactions, check with your attorney or accountant before enecking this reason.
- d) Excess. Select this option for distributions of excess contributions. Indicate the amount of the excess, the date you made the excess, and the tax year of the excess. You must then indicate whether you are correcting the excess before or after your federal tax filing due date. If you are correcting an excess before your tax filing due date you must also remove the earnings on the excess.
- Revocation. If you are revoking your Roth IRA contribution within the first seven days after establishment, check the revocation box in section 4.C.
- Transfers. Transfers are not reported to the IRS by either the Custodian/Trustee or by you on your income tax return.
 - Transfer. You can transfer your assets to another Custodian/Trustee using this
 form. However, the Custodian/Trustee may require you to obtain a Transfer
 Request Form from your new Custodian/Trustee.
 - Transfer to Spouse's Roth IRA. Select this option for transfers to a spouse's Roth IRA due to the death of the Roth IRA Owner or a divorce. If you are transferring because of death, provide a death certificate to the Custodian/Trustee. The Roth IRA Election of Payment by Beneficiary form is a more appropriate form for the first distribution after the death of the Roth IRA Owner. If the transfer is due to a divorce, you must provide a Court Order or appropriate legal documentation authorizing the transfer. The receiving spouse must open his or her own Roth IRA.
- Payment Information. Select your desired payment schedule and method. If you select periodic distributions, you need to inform the Custodian/Trustee which assets to liquidate. The Custodian/Trustee, at its discretion, may refuse to administer a particular payment schedule you elect. Additionally, the Custodian/Trustee may place rules on the frequency and size of any distributions. Select your payment method. Your Custodian/Trustee completes Part C. Payment Detail.
 Withholding (Purpose of Form W-4P). If any part of your distribution contains
- 5. Withholding (Purpose-of Form W-4P). If any part of your distribution contains taxable earnings, you must elect whether or not to have money withheld-for federal income tax purposes (and on what basis) for that taxable amount. You can make this election on this substitute Form W-4P or you could attach an actual Form W-4P. Unless elected otherwise, the taxable portion of your Roth IRA distributions will have federal income tax withheld except for payments to U.S. citizens delivered outside the U.S. or its possessions), to have 10% withheld, or to have 10% pius an additional dollar or percentage amount withheld. Check the box reflecting your choice. Generally, your election will apply to any later distributions from the same Roth IRA. You may, however, revoke your previous exemption from withholding. Simply complete a new W-4P with your Custodian/Trustee. Copies of Form W-4P will not be sent to the IRS by the payer. Note: You, the Roth IRA owner, must tell the Custodian/Trustee how much of your distribution represents the taxable portion (earnines) to which your withholding election will apply.

Statement of Income Tax Withheld from Your IRA. By January 31 of next year, you will receive a statement from your payer showing the total amount of your Roth IRA payments and the total income tax withheld during the year.

Exemption from Income Tax Withholding. The election to be exempt from income tax withholding does not apply to any periodic payment or nonperiodic distribution that is delivered outside the U.S. or its possessions to a U.S. citizen or resident alien. Other recipients who have these payments delivered outside the U.S. or its possessions can elect exemption only if an individual certifies to the payer that the individual is not: (1) a U.S. citizen or resident alien, or (2) an individual to whom Section 877 of the Internal Revenue Code applies (concerning expatriation of avoid tax). The certification can be made in a statement to the payer under penalties of perjury.

For more information, please see Publication 505, Tax Withholding and Estimated Tax, available from most IRS offices.

Caution: Remember that there are penalties for not paying enough tax during the year, either through withholding or estimated tax payments. New retirees, especially, should see IRS Publication 505. It explains the estimated tax requirements and penalties in detail.

State Withholding. Your state may allow or even require state income tax withholding. Please discuss this issue with your tax advisor. If state withholding is appropriate, please instruct the Roth IRA Custodian/Trustee to withhold the correct amount under Section 4C. Payment Detail.

 Signatures. You (the Roth IRA Owner or beneficiary) and the Custodian/Trustee must sign and date this form.

Roth IRA Distribution Form

Signature of Roth IRA Owner/Beneficiary

1st Copy - Custodian/Trustee 2nd Copy - Roth IRA Owner/Beneficiary 3rd Copy - 8St Data Processing

FIRST MIDWEST TRUST

₱ 1998 Bankers Systems, Inc., St. Cloud, MN Form IRA-DIS-ROTH 1/1/98

		Account Type (check or	ne):	
Name	ıt #			
		☐ Roth Conversion IRA*		
SSN Birth Date Day P	hone	ne Did you convert in 1998		
DISTRIBUTION REASON (Check one—see instru	uctions on back)	With the second		
DUALIFIED (NONTAXABLE) DISTRIBUTION REASONS		D (OTHER) DISTRIBUTION	REASONS	
Normal Distribution.* I am age 591/2 or older.		am less than age 591/2. No exc		
First-Time Homebuyer Expense.*		an age 591/2 but the following		
Disability.* (Verification for file Yes No)	IRS penalty		one-priori to the t	
Death.* Date of death:		Higher Education Expenses.		
(Note: Do not complete if you are a spouse beneficiary transferring	Eligible Medical Expenses.			
to your own Roth IRA—go to Section 3, "Transfers.")		Medical Insurance Payment.		
		Substantially Equal Periodic Payments.		
Beneficiary's Name SSN	Prohibited T			
	-	for tax yea	r (Dare	
Fuil Address, City, State, Zip				
* I have met my five-year holding period Yes No		excess		
(See explanation of five-year holding period on back.)		tax due date. (Earnings 5	······································	
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Transfer. Transfer to my Roth IRA. New Custodian/Trustee		Address		
Transfer to Spouse's Roth IRA due to: Divorce Death (date of				
SSNAddress				
Account #				
PAYMENT INFORMATION				
(2) Periodic Distribution. I authorize automatic payments of \$ basis starting on				
(3) Other				
B. Payment Method				
(1) By check mailed to me at the following address				
(2) Deposited into my account at this financial organization. Acco	ount type	Number		
C. Payment Detail (To be completed by Financial Organization)				
(1) Amount Requested (From Payment Schedule above)	2	Does this distributi	on close the accoun	
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QUALIFIED (NONTAXABLE) DISTRIBUTION REASONS

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- a) Normal Distribution. Select this distribution reason if you are age 591/2 or older.
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- Disability Distribution. Select this distribution reason if you are disabled. You must obtain a physician's statement affirming that you meet the government's definition of "Disability" which states you must be "unable to engage in any substantial, gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or to be of indefinite duration." [IRC Section 72(m)(7)]. The Custodian/Trustee may request to retain a copy of your physician's statement.
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FIVE-YEAR HOLDING PERIOD

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- Instructions. Indicate whether or not you have met your five-year holding period by checking the appropriate box. If you answer "yes," any earnings you withdraw are federal income tax free and IRS nenalty free. If you answer "no," any earnings you withdraw are taxable.

in addition, if you answer "no" and you are withdrawing from a Roth Conversion IRA, IRS penalties may apply. For instance, you may be subject to an IRS 10% premature distribution penalty (if you are less than age 591/2 and no exceptions apply) on the entire amount you withdraw. Moreover, you may be subject to an additional IRS 10% penalty (regardless of age) if you completed your conversion in 1998 and you subsequently withdraw within the first five years. Consult your tax professional about these issues.

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6. Signatures. You (the Roth IRA Owner or beneficiary) and the Custodian/Trustee must sign and date this form.