



Client Services
866.928.9394
512.637.5739

www.StrataTrust.com

Recharacterization Request and Certification

Instructions

Send to: (Please submit using one method)

Email: Operations@StrataTrust.com

Fax: 512.495.9554

US Mail: PO Box 23149, Waco, TX 76702

Overnight: 7901 Woodway Dr, Ste 200, Waco, TX 76712

Use this form when you want to complete a Recharacterization from your existing STRATA IRA.

Guidelines

- Complete all sections of the form to avoid processing delays.
- If you do not currently have a Traditional IRA account with STRATA, please attach a completed Traditional IRA application with your Recharacterization form to avoid processing delays
- Please see our IRA Fee Schedule for the applicable fee(s) that your account may incur for this Recharacterization. Our fee schedule is available in the Forms section of our website, www.StrataTrust.com. A Recharacterization Fee of \$50.00 will apply. You will also be responsible for any additional fees required for the recharacterization and registration of assets. Fees will be deducted from the account if not paid directly. Service fee not included in Recharacterization amount reported.
- When requesting an *in-kind* Recharacterization of an asset, you may be asked to provide an independent valuation for the asset using our Fair Market Valuation Form.
- If Recharacterizing earnings for a contribution, you will be responsible for calculating and including those amounts. STRATA will not calculate any earnings on invested contributions.
- If you will reach 70½ or older, you may not recharacterize a Roth IRA contribution as a Traditional IRA.
- Please contact your tax professional with any questions regarding the possible tax consequences of your Recharacterization.



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This form is used to recharacterize contributions and earnings in Roth IRAs to a Traditional IRA when both accounts are held with STRATA.

Section 1 Account Information

Accountholder Name	Daytime Phone Number
Social Security Number	Email Address
IRA Account Number Recharacterizing From	Birthdate
Type of IRA Recharacterizing From: <input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA	

Section 2 Recharacterization Instruction

Account Number Recharacterizing To:	Leave Account Number blank if a new IRA will be opened. Be sure to include your completed IRA Application if you do not already have this IRA type open with STRATA.
Type of IRA Recharacterizing To: <input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA <input type="checkbox"/> SEP IRA <input type="checkbox"/> SIMPLE IRA (must meet the 2-yr holding requirement)	

Step 1: Specify what you are Recharacterizing:

- Recharacterize my Traditional IRA contribution as a Roth IRA contribution for tax year: _____
- Recharacterize my Roth IRA contribution as a Traditional IRA contribution for tax year: _____
If you are age 70½ or older, you cannot recharacterize a Roth IRA contribution as a Traditional IRA contribution.

**** Roth Conversions processed after January 1, 2018 are permanent and cannot be recharacterized.****

Step 2: Specify: **Partial Recharacterization** **Complete Recharacterization** (Account recharacterizing from will be closed.)

All available cash

Cash in the amount of \$ _____ Net Amount - Calculate below:

Contribution Amount _____ + Earnings _____

- Administration Fees _____ = Net Amount _____

In-kind Recharacterization of the asset(s) shown below in Step 3.

Step 3: If you are Recharacterizing an asset(s) in-kind, specify the asset(s) in the space below. Otherwise, leave blank.

Asset Name/Description	# of Shares	Approximate Value

Section 3 Signature

The undersigned hereby authorizes and directs STRATA Trust Company ("STRATA") to Recharacterize funds from my account referenced above in accordance with the instructions completed on this form.

By signing this form, I acknowledge that I have read and understand the document and that STRATA is not responsible for determining any earnings or interest earned on the invested funds. I hereby agree to hold harmless STRATA, and its affiliates and assigns, from any problem arising out of or in any way connected with this request for Recharacterization. I fully understand the tax consequences of the requested recharacterization, and if necessary, I have consulted a tax or legal professional of my choice, and agree to be fully responsible for any taxes. I further certify that no tax advice has been given to me by STRATA. All decisions regarding this recharacterization are my own. I expressly assume the responsibility of any adverse consequences which may arise from this recharacterization, and I agree that STRATA shall in no way be held responsible.



Accountholder Signature

Date

Don't forget to include your payment of the Recharacterization fee. If paying by credit or debit card, please include our Credit Card Authorization form.