

**IRA CONTRIBUTION
RECHARACTERIZATION (FORM 2319)**

Please Print or Type

CID# (Organization will complete.) _____

Financial Organization Name _____

Social Security Number _____

IRA Owner's Name (First, Initial, Last) _____

IRA CONTRIBUTION BEING RECHARACTERIZED

Check one. See the next page for more information.

1. This was a regular contribution for _____
Year (YYYY)

2. This was a 2017 conversion from a Traditional IRA or 2017 rollover from an eligible employer-sponsored retirement plan to a Roth IRA.

Amount of Contribution to be Recharacterized \$ _____

Original Contribution Date (MM/DD/YYYY) _____

Income Attributable to the Contribution (+) _____

Amount to be Recharacterized (=) _____

DISTRIBUTING IRA

The assets are being distributed from (check one):

- 1. Suffix _____ at the financial organization named above.
- 2. An IRA at the financial organization listed below:

The distributing IRA is a (check one):

- Traditional IRA
- Roth IRA

The distributing IRA status after recharacterization is (check one):

- Open
- Closed

Fiduciary's Name _____

Account Number _____

Mailing Address _____

City, State, ZIP _____

Date of Distribution (MM/DD/YYYY) _____

RECEIVING IRA

The assets are being transferred to (check one):

- 1. Suffix _____ at the financial organization named above.
- 2. An IRA at the financial organization listed below:

The receiving IRA is a (check one):
Must be a different type than the distributing IRA.

- Traditional IRA
- Roth IRA

Fiduciary's Name _____

Account Number _____

Mailing Address _____

City, State, ZIP _____

Date Recharacterized Contribution Received (MM/DD/YYYY) _____

IRA OWNER'S SIGNATURE/DATE

I hereby instruct the distributing IRA trustee or custodian to send the amount noted above to the receiving IRA. I have elected to treat the contribution described above as a recharacterization to the receiving IRA.

X

IRA Owner's Signature

Date (MM/DD/YYYY)

TAX RULES RELATING TO THIS FORM

Contributions that can be recharacterized:

The following IRA contributions can be recharacterized IF you meet the requirements for making the contribution resulting from the recharacterization:

1. A regular contribution to a Traditional IRA can be recharacterized as a regular contribution to a Roth IRA (check box 1).
2. A regular contribution to a Roth IRA can be recharacterized as a regular contribution to a Traditional IRA (check box 1).
3. A 2017 distribution from a Traditional IRA that was converted to a Roth IRA can be recharacterized as a contribution to a Traditional IRA up until your tax return due date, including extensions (check box 2).
4. A 2017 eligible rollover distribution from an employer-sponsored retirement plan that was rolled over to a Roth IRA can be recharacterized as a contribution to a Traditional IRA up until your tax return due date, including extensions (check box 2).

Contributions that cannot be recharacterized:

1. A rollover or transfer between the same type of IRA.
2. A simplified employee pension (SEP) or SIMPLE IRA plan contribution.

IRA-to-IRA rollovers and transfers are ignored. The recharacterization rules ignore a rollover or transfer between two IRAs that are the same type (for example, a rollover between two Traditional IRAs or a transfer between two Roth IRAs). If you have moved the assets from the IRA into which you made the contribution to another IRA of the same type, then you should complete this form using the information about the original contribution. But you still give the form to the IRA trustee or custodian currently holding the assets.

Deadlines. There are two deadlines for recharacterizing a contribution:

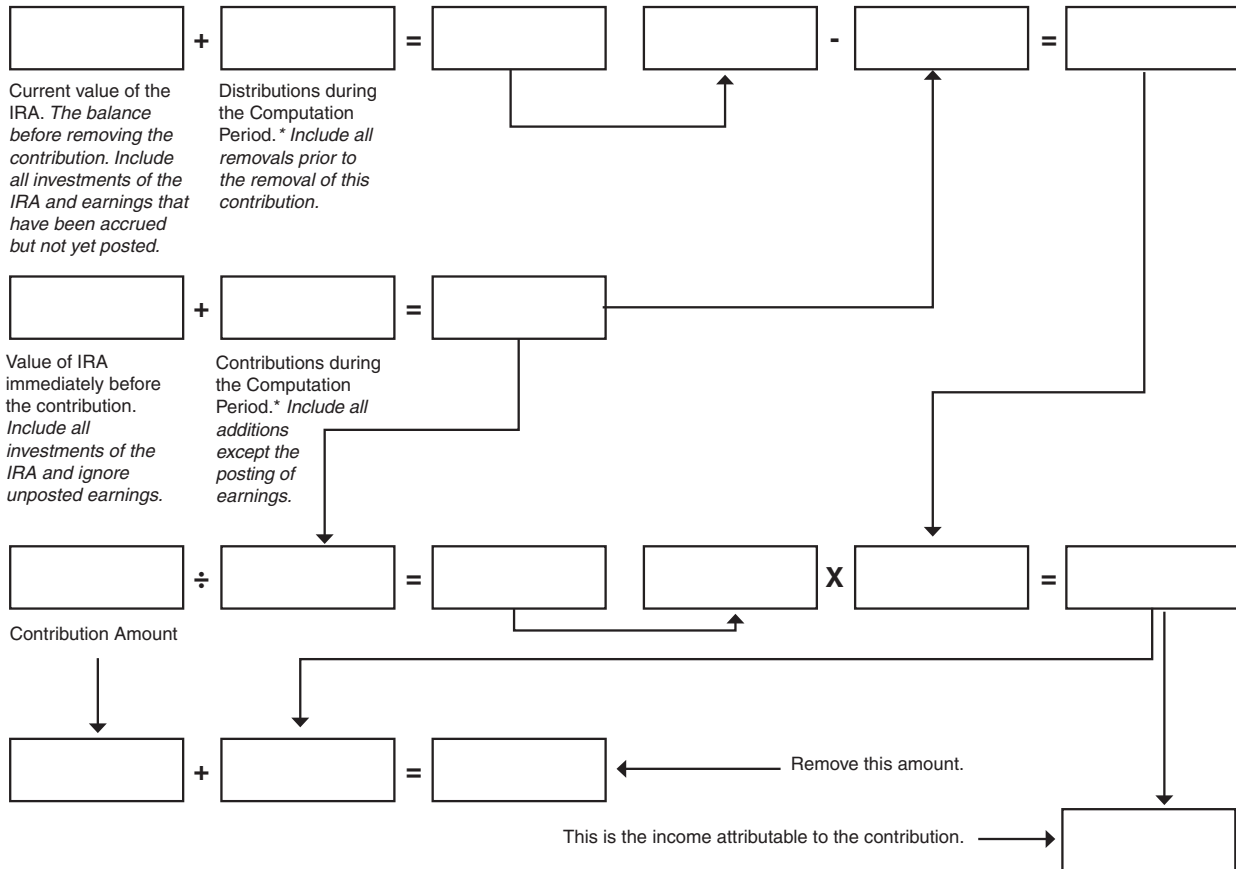
1. The IRA trustee or custodian for both the distributing and the receiving IRAs must receive this form on or before the date that the assets are moved between the two IRAs. This can be accomplished by one of the IRA trustees or custodians mailing the form to the other, either with the transfer check or with a request for a check.
2. The deadline for moving the assets between the two IRAs is the due date (including extensions) for filing your federal income tax return for the taxable year for which the contribution was made. For a regular contribution, this is the deadline for the return for the year for which the contribution was made. For an IRA conversion contribution or a rollover from an employer-sponsored retirement plan, this is the deadline for the return for the year in which the assets were distributed. The deadline is extended by six months (to October 15) if you filed your income tax return by the filing deadline (including extensions) and you properly reflect the contribution as it is recharacterized on your income tax return for the year, which may require you to file an amended return. Any conversion or employer-sponsored retirement plan rollover to a Roth IRA occurring in tax years beginning on or after January 1, 2018, cannot be recharacterized.

Effect of recharacterizing a contribution. A recharacterized contribution is treated as if it was made to the receiving IRA on the same date and for the same year that the contribution was made to the distributing IRA. You must complete your income tax return consistent with this treatment of the contribution.

Use the chart below to determine income attributable.

COMPUTATION OF INCOME ATTRIBUTABLE

Date of Contribution Being Recharacterized _____
(If there are several, use the date of the first contribution.)



*The Computation Period begins immediately before the first contribution being recharacterized and ends immediately before the recharacterization.