

IRA Transfer/Conversion Request Form

Use this form when redeeming and transferring funds from an existing IRA. You must complete this form along with your IRA Application, if this is a new account. Include a copy of your most recent account statement from the current Trustee or Custodian.

Mailing Instructions

Please send completed form to:

Regular Mail Delivery

Zacks Funds
PO Box 2175
Milwaukee, WI 53201-2175

Overnight Delivery

Zacks Funds
C/O UMB Fund Services, Inc.
235 W. Galena Street
Milwaukee, WI 53212

Current Trustee/Custodian Information

Trustee/Custodian Name (Bank, Mutual Fund, etc.)

Trustee/Custodian Street Address

Trustee/Custodian City, State, and Zip Code

PART 1 IRA Owner Information

Name

Taxpayer ID Number

Primary Phone

Email Address

Date of Birth

PART 2 Transaction Description

Type of Transaction (Select One):

Transfer (Nonreportable, Nontaxable Transaction)

- Traditional (or SEP) IRA to Traditional (or SEP) IRA
- Roth IRA to Roth IRA
- SIMPLE IRA to Traditional IRA (or SEP)*

Receiving Account Number**

Conversion (Reportable, Taxable Transaction)

- Traditional (or SEP) IRA to Roth IRA
- SIMPLE IRA to Roth IRA*

Receiving Account Number**

* At least two years must elapse from the time of your initial participation in your employer's SIMPLE IRA plan before you may transfer SIMPLE IRA assets to a Traditional (or SEP) IRA or convert SIMPLE IRA assets to a Roth IRA.

** If you are purchasing into a newly established IRA please enclose a completed IRA application.

PART 3 Liquidation Instructions

I authorize and direct the current IRA Trustee/Custodian to liquidate assets as follows and send all proceeds to the new IRA Custodian identified below (select one).

- Immediately liquidate all assets and send the cash proceeds to the new IRA Custodian.
- I wish to withdraw the requested amount on a pro rata basis across all investments.
- I wish to withdraw the requested amount from my investments as indicated in the chart below.
(Indicate from which investments the withdrawal should be taken. Percentages must be in whole numbers, e.g., 33%, not 33 1/3%.)

Investment Description	Share Class (if applicable)	Approximate Value	Withdrawal Amount or %	Liquidation or Distribute In-Kind
1. _____	_____	_____	\$ _____ or _____ %	<input type="checkbox"/> Liquidate Immediately and Distribute <input type="checkbox"/> Distribute In-kind
2. _____	_____	_____	\$ _____ or _____ %	<input type="checkbox"/> Liquidate Immediately and Distribute <input type="checkbox"/> Distribute In-kind
3. _____	_____	_____	\$ _____ or _____ %	<input type="checkbox"/> Liquidate Immediately and Distribute <input type="checkbox"/> Distribute In-kind
4. _____	_____	_____	\$ _____ or _____ %	<input type="checkbox"/> Liquidate Immediately and Distribute <input type="checkbox"/> Distribute In-kind
5. _____	_____	_____	\$ _____ or _____ %	<input type="checkbox"/> Liquidate Immediately and Distribute <input type="checkbox"/> Distribute In-kind
			Total: \$ _____ or _____ %	

Addendum attached for additional investments. If you need additional space to list investments, attach a separate sheet that includes all of the information requested above. Sign and date the sheet.

PART 4 Transfer/Conversion Instructions

By Check: Make check payable as follows: Zacks Funds as Custodian

_____ Traditional (or SEP) Roth
FBO

Please mail check to:

Regular Mail Delivery	Overnight Delivery
Zacks Funds	Zacks Funds
PO Box 2175	C/O UMB Fund Services, Inc.
Milwaukee, WI 53201-2175	235 W. Galena Street
	Milwaukee, WI 53212

By Wire: For wire instructions call (888) 453-4003.

PART 5 Instructions Regarding Required Minimum Distribution (RMD)

Note : Complete this section only if the current (i.e., distributing) IRA is subject to required minimum distributions (RMDs).

- I have already satisfied my RMD for the year.
- Send me my RMD then transfer/convert the remaining IRA balance as instructed above.
- Keep my RMD in the existing IRA and transfer the balance as instructed. (This option is **NOT** available for Conversions to Roth IRAs).
- Transfer my RMD to the new IRA Custodian. (This option is **NOT** available for Conversions to Roth IRAs).

Special Instructions

PART 6 Investment Selection (Receiving IRA)

Name of Investment	Share Class (if applicable)	Allocation
1. _____	_____	\$ _____ or _____ %
2. _____	_____	\$ _____ or _____ %
		Total: \$ _____ or _____ %

Addendum attached for additional investment selections. If you need additional space to make investment selections, attach a separate sheet that includes all of the information requested above. Sign and date the sheet.

PART 7 Withholding Notice and Election Form (Form W4P/OMB No. 1545-0074) Department of Treasury, Internal Revenue Service

Complete only if you are converting a Traditional, SEP, or SIMPLE IRA to a Roth IRA.

NOTICE: The distributions you receive from your IRA are subject to Federal income tax withholding unless you waive withholding. You may waive withholding on your IRA distribution by returning a signed and dated IRS Form W-4P, *Withholding Certificate for Pension or Annuity Payments*, or substitute Form W-4P to the Custodian. Withholding will apply to the total amount of the distribution, whether taxable or not. If you waive withholding on your IRA distribution, or if you do not have enough Federal income tax withheld from your IRA distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. You are responsible for determining and paying all Federal, and if applicable, state and local taxes on distributions from all IRAs you own. If you do not waive withholding or elect an alternative withholding amount, ten percent will be withheld from your nonperiodic IRA distribution. Your election is valid until you revoke it. You may change your withholding election by completing another Form W-4P or substitute. If you are a non-resident alien you may not use Form W-4P to withhold income tax or to waive withholding.

Election: Unless you indicate a different withholding amount below or you waive withholding by indicating your election below, ten percent will be withheld from your IRA distribution.

- ___ I do not want federal income tax withheld from my distribution from this account.
- ___ I want federal income tax of 10% withheld from my distribution from this account.
- ___ I want federal income tax of _____% (greater than 10%) withheld from my distribution from this account.

PART 8 Acknowledgements

By signing this *IRA Transfer/Conversion Request Form*, I certify that the information I have provided is true and correct. I authorize the current IRA Trustee/Custodian to transfer/convert the IRA assets as instructed above. I understand that I am responsible for ensuring I am eligible to authorize this transfer/conversion and I assume all responsibilities for any consequences that arise as a result of my actions. I agree to indemnify and hold the IRA Trustee/Custodian harmless from any consequences related to executing my directions. I have been advised to seek competent legal and tax advice, and have not been provided any such advice from the IRA Trustee/Custodian.

X

Signature of IRA Owner (or other authorized person)

Date

If the owner of the IRA account is a minor, the responsible person designated on the current IRA account needs to sign this form.

ACCEPTANCE:

By signing below, UMB Bank, n.a, agrees to accept this transfer/conversion as instructed above

X

Signature of Receiving IRA Custodian Representative

Date



Medallion Signature Guarantee (if required)

Please check with your current trustee/custodian to determine if a Medallion signature guarantee is required to process this transfer.

A Medallion signature guarantee may be obtained from any eligible guarantor institution. These institutions include U.S. banks, savings associations, credit unions and brokerage firms participating in the Securities Transfer Association Medallion Program. Approved programs currently include STAMP, SEMP and MSP. **A notary public stamp or seal is not acceptable.**