

REQUEST FOR ROTH CONVERSION

Contract Number: _____ Contract Owner: _____

I authorize Clear Spring Life and Annuity Company to convert funds from my traditional IRA to a ROTH IRA.

I understand this will result in the full value of my contract being converted and reported to the Internal Revenue Service (IRS) as taxable income for the current income tax year. I understand that I will receive an IRS form 1099R next year for my income tax filing information.

I also understand that neither Clear Spring Life and Annuity Company nor its representatives are offering legal or tax advice, and that Clear Spring Life recommends I contact my tax advisor to discuss this conversion and the taxability of the transaction.

I agree to hold Clear Spring Life and Annuity Company harmless for any consequences arising from this election.

The following statement is required by the IRS: Under penalty of perjury, I certify that the number shown on this form is my correct Social Security Number and I am not subject to backup withholding.

I certify that I am not under guardianship, nor have I made any assignment, pledge, or executed any document affecting ownership or right to any monies due or to become due under this contract, and further that no proceedings in bankruptcy are pending to which I am a party.

This form dated at _____ on the ____ day of _____, 20____.
City/State

Signature of Owner(s) (if Joint – both must sign)

Owner's Social Security Number or
Taxpayer ID Number

(_____) _____
Owner's Telephone Number

Owner's E-mail Address

Signature of Witness*

Printed Name of Witness

(_____) _____
Telephone Number of Witness

Witness E-mail Address

*Owner's signature must be witnessed by an adult who is not a Beneficiary or newly named Owner.

After we have completed this transaction, an acknowledged copy of this form will be sent to you to be kept with your policy.