



CGM FUNDS IRA TRANSFER FORM

Please use this form when transferring your Traditional IRA, SEP IRA, or Roth IRA from another institution to a CGM Traditional IRA, CGM SEP IRA, or CGM Roth IRA.

To convert assets from a Traditional IRA to a Roth IRA, please use a CGM Funds Direct Conversion Form.

Important: To ensure timely processing of your transfer, please call your current Custodian's or Trustee's transfer department and verify the correct address and any transfer requirements they may have such as a Medallion Signature Guarantee.

1. YOUR NAME AND ADDRESS — Please read the instructions on the reverse side before you fill out this form.

Name		Social Security Number	
Address		Daytime Telephone Number	
City	State	Zip Code	

2. CURRENT CUSTODIAL INFORMATION

Please complete the information below about the account **FROM** which you want to transfer:

Type of IRA (please check one box): Traditional IRA SEP IRA Roth IRA

Current Custodian's Name	Account Number
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Current Custodian's Address

Current Custodian's Address	Current Custodian's Telephone Number
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I authorize my resigning custodian to liquidate and transfer: My total balance or \$ _____ or _____ % to a CGM IRA

I would like the transfer processed (please check one box): Immediately or Upon maturity of my assets

3. CGM INVESTMENT INSTRUCTIONS

Please complete parts A, B, and C below about the CGM account(s) that will receive your transfer assets.

A. Type of CGM IRA (please check one box, type of IRA should match section 2): Traditional IRA SEP IRA Roth IRA

B. If you are transferring to an existing CGM IRA, please specify your account number(s) below next to the CGM Fund(s) you are invested in. Or, if you are establishing a new IRA account, please write the word "NEW" next to the CGM Fund(s) you select below.

Mutual Fund _____ Realty Fund _____ Focus Fund _____
Account Number or "NEW" Account Number or "NEW" Account Number or "NEW"

C. Please indicate the dollar amount (\$) or percentage (%) you would like deposited into the fund(s) you selected above:

Mutual Fund \$ _____ or _____ % Realty Fund \$ _____ or _____ % Focus Fund \$ _____ or _____ %

I request that the above named Custodian or Trustee liquidate and transfer my IRA assets as cash to UMB Bank, n.a. or to the specific fund(s) in which I am investing.

Medallion Signature Guarantee
(If required by Current Custodian or Trustee)

X
Participant's Signature _____ Date _____

Name of Firm: _____
By: _____
Authorized Individual

ACCEPTANCE BY CUSTODIAN:

UMB Bank, n.a. agrees to accept transfer of the above amount for deposit to the Depositor's UMB Bank, n.a. Individual Retirement Custodial Account, and agrees to serve as the Custodian of the IRA Custodial Account established for the benefit of the above-named individual. See attached Letter of Acceptance for the signature of an authorized officer of the custodial agent.

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IRA TRANSFER INFORMATION

When transferring IRA assets from one financial institution to another, you are required to keep the assets within the same type of IRA plan. For example, your Roth IRA assets at another institution must be transferred into a Roth IRA at CGM. Custodian to Custodian IRA transfers are, generally, non-taxable and non-tax reportable. If you would like to convert your Traditional IRA to a Roth IRA, please complete the CGM Funds Direct Conversion Form.

If you are unsure of the type of IRA you currently have, please check your original plan documents or ask the financial institution with which your account is currently established.

There are three types of IRAs, specified below, which may be transferred to CGM:

Traditional IRAs SEP IRAs Roth IRAs

IRS Publication 590 provides additional information about IRA transfers; please call the IRS at 800-829-3676 or visit www.irs.gov for more information.

HOW TO TRANSFER ASSETS TO A NEW CGM IRA

1. Review the CGM Funds IRA Plan Document and Disclosure Statement and the Fund's prospectus.
2. Complete and sign the CGM Funds IRA Transfer Form.
3. For Traditional and Roth IRAs, complete and sign the CGM Funds IRA Account Application.
4. For a SEP IRA, complete and sign the CGM Funds SEP IRA Account Application. If you are establishing a CGM Prototype SEP IRA, an adoption agreement may be required, please call 800-598-0782 for more information.
5. Enclose a \$5.00 check for the IRA establishment fee, made payable to UMB Bank, n.a. or to the specific fund in which you are investing.
6. Mail the above items to CGM Funds at the address listed at the bottom of this page.
7. Upon receipt of your completed CGM Funds IRA Transfer Form, CGM Funds IRA Account Application and \$5.00 establishment check in good order CGM will set up your IRA. CGM will send this authorization to transfer your assets and a letter of acceptance to your current IRA Custodian or Trustee. A copy of the acceptance letter will also be mailed to you.
8. After CGM receives your transferred IRA assets, a statement confirming the transaction will be mailed to you.

HOW TO TRANSFER ASSETS TO YOUR EXISTING CGM IRA

1. Complete and sign the CGM Funds IRA Transfer Form.
2. Mail the completed CGM Funds IRA Transfer Form to CGM Funds at the address listed at the bottom of this page.
3. Upon receipt of your CGM Funds IRA Transfer Form in good order CGM will send this authorization to transfer your assets and a letter of acceptance to your current IRA Custodian or Trustee. A copy of the acceptance letter will also be mailed to you.
4. After CGM receives your transferred IRA assets, a statement confirming the transaction will be mailed to you.

IMPORTANT INFORMATION IF YOU ARE 70½ OR OLDER AND TRANSFERRING ASSETS FROM A TRADITIONAL IRA OR SEP IRA

If this transfer is being made during or after the year in which you turn age 70½, your Required Minimum Distribution (RMD) for the current year may be taken prior to this transfer. You have the following options:

1. Take the RMD from the account to be transferred prior to the transfer.
2. Determine the dollar amount of the RMD for the current year and transfer all assets except that dollar amount. Then, distribute that RMD amount by December 31 of the current year, or by April 1 of the next year if you attained age 70½ this year.
3. Take the RMD from another IRA which you may have. Please notify your current IRA Plan Custodian or Trustee in writing if you elect this option.
4. Transfer all assets and take the RMD from the new CGM IRA by December 31 of the current year, or by April 1 of the next year if you reached 70½ this year.

It is your responsibility to ensure that you are taking the appropriate RMD. Failure to do so may result in a penalty tax equal to 50% of the RMD amount. To distribute an RMD from your CGM IRA, or if you have any questions regarding RMDs, please call the CGM Funds at 800-598-0782.

QUESTIONS? Call 800-598-0782

Return this form to: The CGM Funds, c/o BFDS, P.O. Box 8511, Boston, MA 02266-8511
For overnight delivery, mail to: The CGM Funds, c/o BFDS, 30 Dan Rd., Canton, MA 02021-2809