



# CGM FUNDS IRA RECHARACTERIZATION REQUEST

Please use a separate form to recharacterize contributions and/or conversions made on separate dates.

## 1. SHAREHOLDER INFORMATION

Name	Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Address		Telephone Number
City	State	Zip Code

## 2. RECHARACTERIZING AN IRA CONTRIBUTION

Complete this section if you have previously contributed to a Traditional or Roth IRA and want to change (recharacterize) part or all of those assets to another type of IRA (e.g. Traditional to Roth). Please write the account numbers and the amount of the contribution you want to recharacterize.

A. The IRA Accounts you are recharacterizing **from**:

Fund	Account Number	\$ Amount*
Fund	Account Number	\$ Amount*

B. The date of the original contribution \_\_\_\_/\_\_\_\_/\_\_\_\_

C. The IRA Accounts you are recharacterizing **to**: (If you are recharacterizing to a new IRA account, write the word "New" below. You must also complete an IRA Account Application and submit a \$5 check made payable to UMB Bank, n.a. or to the specific fund in which you are investing.)

Fund	Existing Account Number or "New"	\$ Amount or % Amount
Fund	Existing Account Number or "New"	\$ Amount or % Amount

\*CGM will calculate all net income attributable (NIA) to your contribution being recharacterized.

## 3. RECHARACTERIZING AN IRA CONVERSION

Complete this section if you have previously converted assets from a Traditional IRA to a Roth IRA and want to change (recharacterize) part or all of those assets back to Traditional IRA. Please write the account numbers and the amount of the conversion you want to recharacterize.

A. The IRA Accounts you are recharacterizing **from**:

Fund	Account Number	\$ Amount*
Fund	Account Number	\$ Amount*

B. The date of the original conversion \_\_\_\_/\_\_\_\_/\_\_\_\_

C. The Traditional IRA Accounts you are recharacterizing **to**: (If you are recharacterizing to a new IRA account, write the word "New" below. You must also complete an IRA Account Application and submit a \$5 check made payable to UMB Bank, n.a. or to the specific fund in which you are investing.)

Fund	Existing Account Number or "New"	\$ Amount or % Amount
Fund	Existing Account Number or "New"	\$ Amount or % Amount

\*CGM will calculate all net income attributable (NIA) to your conversion being recharacterized.



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## 4. RULES AND CONDITIONS APPLICABLE TO RECHARACTERIZATIONS

- CGM will calculate the net income attributable (NIA) and add it to the amount of the contribution or conversion in section 2A or 3A.
- A recharacterization is an irrevocable election to treat a contribution or conversion as having been made to a different type IRA.
- The deadline for recharacterizations for timely tax-return filers is the tax deadline plus extensions (generally October 15th). If the recharacterization was not properly shown on the original tax return, the shareholder may have to file an amended return. Please see a professional tax adviser regarding tax returns.
- If the IRA holder is recharacterizing only a portion of the contribution or conversion amount, the IRA holder must report the amount not recharacterized on IRS Form 8606. Whether reporting on Form 8606 or not, the IRA holder must attach a statement to his or her tax return to explain the recharacterization.
- After you recharacterize a conversion, you may not re-convert those assets until after the later of January 1st of the year following the original conversion or 30 days after the recharacterization.
- Please note that a recharacterization is a tax-reportable event. You will receive a Tax Form 1099-R by January 31st and a Tax Form 5498 by May 31st of the following year.
- The CGM Funds do charge fees, when applicable, for accounts involved in a recharacterization:
  - \$5 establishment fee per application
  - \$15 annual maintenance fee per account
  - \$5 close out fee per account

## 5. SIGNATURE

I authorize the recharacterization of the IRA assets in the manner described on the previous page and certify that all of the information provided by me is correct and may be relied upon by the Custodian, UMB Bank, n.a. or its agents.

I understand that I am responsible for determining my eligibility to recharacterize within the limits set forth by tax laws, related regulations, and plan agreements. Due to the important tax consequences of recharacterizing funds, I have been advised to see a tax professional. All information provided by me is true and correct and may be relied on by the Custodian. I assume full responsibility for this transaction and will not hold the Custodian liable for any adverse consequences that may result. I hereby irrevocably designate this contribution in cash as a recharacterization. I assume responsibility for any tax consequences or penalties that may apply to the recharacterization of my assets.

\_\_\_\_\_  
Participant's Signature

\_\_\_\_\_  
Date

### QUESTIONS? CALL 800-598-0782

Return this form to: The CGM Funds, P.O. Box 219252, Kansas City, MO 64121-9252  
For overnight delivery, mail to: The CGM Funds, 430 W 7th Street, STE 219252, Kansas City, MO 64105-1407

**Instructions and transaction requests by facsimile or e-mail are not accepted.**