

- This form can be used to convert a Traditional IRA, SEP IRA, SIMPLE IRA or SAR-SEP IRA or other non-Roth retirement plan account to a Roth IRA.
- **If you do not have an existing Roth IRA, you must attach a completed BNY Mellon Family of Funds Individual Retirement Account Application.**
- If you are converting a non-Roth IRA or non-Roth retirement plan account held at another financial institution, please contact your current custodian to determine whether any other form is necessary to complete this transaction.
- A conversion from a non-Roth IRA or non-Roth retirement plan account is a taxable event that will be reported to the Internal Revenue Service (IRS) by your current custodian for such IRA or plan account. Please consult with your tax advisor regarding the financial effects of this conversion. Please refer to the attached Form W-4R for additional withholding information.

## 1. ACCOUNT INFORMATION

\_\_\_\_\_  
Name of registered owner (*first, middle, last*)

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Phone number (*include area code*)

\_\_\_\_\_  
Email Address

Type of account you are converting:

☐ Traditional IRA

☐ SEP IRA

☐ SAR-SEP IRA

☐ Other Retirement Plan (please specify): \_\_\_\_\_

## 2. DISTRIBUTION (CONVERSION INSTRUCTIONS)

- ☐ **A. Convert my BNY Mellon Custodial non-Roth IRA or non-Roth retirement plan account to a BNY Mellon Custodial Roth IRA and maintain my current fund selection. (Section 3 should be completed below for a conversion of a BNY Mellon Custodial non-Roth IRA only.)**

\_\_\_\_\_  
14-Digit non-Roth Account Number      ☐ Full    ☐ Partial    \_\_\_\_\_    Amount    OR    \_\_\_\_\_    %  
Percentage

\_\_\_\_\_  
14-Digit non-Roth Account Number      ☐ Full    ☐ Partial    \_\_\_\_\_    Amount    OR    \_\_\_\_\_    %  
Percentage

\_\_\_\_\_  
14-Digit non-Roth Account Number      ☐ Full    ☐ Partial    \_\_\_\_\_    Amount    OR    \_\_\_\_\_    %  
Percentage

If you have an existing systematic investment or withdrawal on your non-Roth IRA or non-Roth retirement plan account, and you convert 100% of your assets to a Roth IRA, the systematic investment or withdrawal will automatically be discontinued. If you wish to move the systematic investment or withdrawal to your new Roth IRA, please check the box below.

- ☐ Please move the existing systematic investment/withdrawal for my non-Roth IRA or plan account to my Roth IRA.

---

## 2. DISTRIBUTION (CONVERSION INSTRUCTIONS) Cont.

☐ **B. Convert my non-Roth IRA or non-Roth retirement plan account from another trustee/custodian to a BNY Mellon Custodial Roth IRA. (Section 3 should not be completed below.)**

By checking box B above, I acknowledge that this Roth conversion will be reported by the current trustee/custodian for my non-Roth IRA or plan account as a taxable conversion or taxable rollover.

Please provide the following information about your current trustee or custodian.

---

Account Number(s)

---

Trustee/custodian for non-Roth IRA or plan account

Phone Number

---

Address of trustee/custodian for non-Roth IRA or plan account

---

City

State

Zip Code

Please liquidate ☐ all or ☐ part \$\_\_\_\_\_ of the retirement accounts listed above, and transfer the proceeds to BNY Mellon Custodial Roth IRA. All amounts transferred must be in **cash**.

☐ immediately (I am aware of any penalties which may be applied); or

☐ at maturity date of my Certificate of Deposit. Date of maturity: \_\_\_\_\_

Please send us this form at least three weeks prior to the maturity date of your CD.

*Note: If neither box is checked above, we will immediately begin the process of transferring your account.*

---

## 3. INCOME TAX WITHHOLDING (Complete this section for Roth conversion of BNY Mellon Custodial non-Roth IRAs only.)

This section applies to the Roth conversion of a Traditional IRA, SEP IRA, SIMPLE IRA or SAR-SEP IRA held at BNY (each, a "Non-Roth IRA"). With respect to the Roth conversion of a non-Roth retirement plan account held at BNY, this section will not apply and your plan will provide a rollover notice that generally includes information about taxable rollovers to a Roth IRA.

### FEDERAL INCOME TAX WITHHOLDING ELECTION

A Roth Conversion of a Traditional IRA, SEP IRA, SIMPLE IRA or SAR-SEP IRA (each, a "Non-Roth IRA") generally involves a withdrawal of assets from the Non-Roth IRA and reinvesting them (within 60 days) in a Roth IRA. This withdrawal is generally taxable as a distribution for federal income tax purposes. If you elect to have federal income taxes withheld, you may still reinvest the entire conversion amount by replacing the withheld amount with other assets. Any portion of the conversion amount that is withheld and not reinvested in the Roth IRA within 60 days may be subject to 10% early withdrawal penalty if you are under 59½ years old.

**Federal tax rules require the custodian or trustee of a distributing IRA to withhold federal income taxes from your distribution at the rate of 10%, unless you select a different rate below.** You can review the enclosed IRS Form W-4R, Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions, for further instructions and a rate table that helps you choose a rate that is appropriate for your tax situation. This form can also be found at [www.irs.gov/pub/irs-prior/fw4r--2025.pdf](http://www.irs.gov/pub/irs-prior/fw4r--2025.pdf). **YOU DO NOT HAVE TO MAKE A SEPARATE ELECTION ON THE ATTACHED FORM W-4R, AND YOUR WITHHOLDING ELECTION MAY BE MADE ON THIS FORM ONLY.** If you elect not to have withholding apply to your distribution, or if you do not have enough federal income tax withheld from your distribution, you may be responsible for payment

---

## 2. INCOME TAX WITHHOLDING Cont.

of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. If you do not elect out of withholding, **by entering 0% on the line below**, withholding will be based on the gross amount of your distribution even though a portion of your distribution may not be subject to tax (e.g., if non-deductible contributions were made to your IRA). With regard to a Direct Rollover/ Roth Conversion of a Non-Roth IRA, amounts withheld and not reinvested in your Roth IRA may be subject to a 10% penalty for premature distributions (in addition to regular income tax) if you're under age 59½.

Your withholding rate is determined by the type of payment you will receive. For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% on the line below. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions. See page 2 of the enclosed Form W-4R for more information.

### FEDERAL INCOME TAX WITHHOLDING ELECTION

Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the instructions on page 2 and the Marginal Rate Tables on page 1 of the enclosed Form W-4R for additional information. Enter the rate as a whole number (no decimals).

\_\_\_\_\_ %

### STATE INCOME TAX WITHHOLDING ELECTION

Depending on your state of residency, state income tax withholding may be required. If applicable, you may elect a withholding rate that is above your state's minimum withholding rate. Certain states may permit you to elect to not have withholding apply. If a minimum withholding rate is required by your state, the custodian will withhold applicable state taxes regardless of your election below. The custodian does not withhold state taxes for all states. To the extent permitted by applicable state law, an election to not have federal income tax withheld will also apply to state income taxes. To review the impact of state withholding for your state of residence, please speak to your tax consultant.

☐ I **do** want state income tax withholding applied at a rate of \_\_\_\_\_ %.

☐ I **do not** want state income tax withholding applied.

---

## 4. ROTH IRA ACCOUNT INFORMATION

☐ **A. I have an existing BNY Mellon Custodial Roth IRA**

Note: Your current fund selection will be maintained.

\_\_\_\_\_ 10-digit Roth IRA Account Number

☐ **B. I am opening a new BNY Mellon Custodial Roth IRA and have attached a BNY Mellon Family of Funds Individual Retirement Account Application.**

---

## 5. CERTIFICATION AND SIGNATURE

I hereby certify that all information provided by me is true and accurate I understand that a Roth IRA conversion is a taxable transaction, as described in the IRA Plan and Disclosure. If applicable, with respect to my withholding election, I acknowledge that I have read the attached IRS Form W-4R and its instructions. (Form W-4R is attached for informational purposes only and does not need to be completed.) If converting to a Roth IRA or if rolling over assets from an employer-sponsored retirement plan, I acknowledge that neither BNY Mellon Investment Adviser, Inc., BNY Mellon Securities Corp., The Bank of New York Mellon nor any of their affiliates or representatives provided

---

## 5. CERTIFICATION AND SIGNATURE Cont.

any tax or investment advice or recommendations in connection with my conversion or rollover decision. I authorize the fund's Transfer Agent to act on telephone instructions from any person representing himself or herself to be me and reasonably believed by the Transfer Agent to be genuine.

I authorize the Transfer Agent and the Fund in which I (we) am (are) investing or shall invest to act on telephone or online instructions from any person representing himself or herself to be me and reasonably believed by the Transfer Agent or Fund (as applicable) to be genuine. I understand that I may be responsible for any fraudulent telephone or online order as long as the Transfer Agent or Fund (as applicable) takes reasonable measures to confirm that instructions are genuine.

**I acknowledge that mutual fund shares are not FDIC-insured. They are not bank deposits, bank obligations or bank-guaranteed. They pose investment risks, including the possible loss of principal.**

---

Your Signature

Date

MEDALLION SIGNATURE GUARANTEE: The Trustee or Custodian preparing to transfer assets from your non-Roth IRA or non-Roth retirement plan may require your signature to be guaranteed or have other requirements. To avoid delay in processing you may wish to call them for details.

*If a medallion signature guarantee is required by your resigning Trustee/Custodian, include here:*

**Medallion Signature Guaranteed By\*:**

Your signature(s) must be guaranteed here as described below:

Medallion Signature Guarantee

\*A Medallion Signature Guarantee is a stamped or typewritten assurance from a financial institutional (guarantor) that a signature or endorsement is genuine. Please check with your financial institution to be certain their guarantee will meet the requirements stated below.

BNY Mellon Transfer, Inc. (Transfer Agent) has adopted standards and procedures pursuant to which Medallion Signature Guarantees in proper form generally will be accepted from domestic banks, brokers, dealers, credit unions, national securities exchanges, registered securities associations, clearing agencies and savings associations participating in the New York Stock Exchange Medallion Signature Program (MSP), the Securities Transfer Agents Medallion Program (STAMP) and the Stock Exchanges Medallion Program (SEMP). Notarization by a Notary Public is not an acceptable guarantee.

---

## MAILING INSTRUCTIONS

Mail this form to:  
BNY Shareholder Services  
P.O. Box 534434  
Pittsburgh, PA 15253-4434

For registered, certified or overnight mail, please send to:  
BNY Shareholder Services  
Attention: 534434  
500 Ross Street, 154-0520  
Pittsburgh, PA 15262

For assistance: 1-800-373-9387



## General Instructions (*continued*)

**Nonperiodic payments—10% withholding.** Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate on line 2. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld by entering “-0-” on line 2. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its territories.

**Note:** If you don’t give Form W-4R to your payer, you don’t provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can’t honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2025, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

**Eligible rollover distributions—20% withholding.** Distributions you receive from qualified retirement plans (for example, 401(k) plans and section 457(b) plans maintained by a governmental employer) or tax-sheltered annuities that are eligible to be rolled over to an IRA or qualified plan are subject to a 20% default rate of withholding on the taxable amount of the distribution. You can’t choose withholding at a rate of less than 20% (including “-0-”). Note that the default rate of withholding may be too low for your tax situation. You may choose to enter a rate higher than 20% on line 2. Don’t give Form W-4R to your payer unless you want more than 20% withheld.

Note that the following payments are **not** eligible rollover distributions for purposes of these withholding rules:

- Qualifying “hardship” distributions;
- Distributions required by federal law, such as required minimum distributions;
- Distributions from a pension-linked emergency savings account;
- Eligible distributions to a domestic abuse victim;
- Qualified disaster recovery distributions;
- Qualified birth or adoption distributions; and
- Emergency personal expense distributions.

See Pub. 505 for details. See also *Nonperiodic payments—10% withholding* above.

**Payments to nonresident aliens and foreign estates.** Do not use Form W-4R. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

**Tax relief for victims of terrorist attacks.** If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter “-0-” on line 2. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

## Specific Instructions

### Line 1b

For an estate, enter the estate’s employer identification number (EIN) in the area reserved for “Social security number.”

### Line 2

**More withholding.** If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

**Less withholding (nonperiodic payments only).** If permitted, you may enter a lower rate on line 2 (including “-0-”) if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter “-0-”.

**Suggestion for determining withholding.** Consider using the Marginal Rate Tables on page 1 to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2. (See *Example 1* below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (See *Example 2* below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

**Examples.** Assume the following facts for *Examples 1* and *2*. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

**Example 1.** You expect your total income to be \$65,000 without the payment. Step 1: Because your total income without the payment, \$65,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$85,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Because these two rates are the same, enter “22” on line 2.

**Example 2.** You expect your total income to be \$61,000 without the payment. Step 1: Because your total income without the payment, \$61,000, is greater than \$26,925 but less than \$63,475, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$81,000, is



greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. The two rates differ. \$2,475 of the \$20,000 payment is in the lower bracket (\$63,475 less your total income of \$61,000 without the payment), and \$17,525 is in the higher bracket (\$20,000 less the \$2,475 that is in the lower bracket). Multiply \$2,475 by 12% to get \$297. Multiply \$17,525 by 22% to get \$3,856. The sum of these two amounts is \$4,153. This is the estimated tax on your payment. This amount corresponds to 21% of the \$20,000 payment (\$4,153 divided by \$20,000). Enter "21" on line 2.

---

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request additional federal income tax withholding from your nonperiodic payment(s) or eligible rollover distribution(s); (b) choose not to have federal income tax withheld from your nonperiodic payment(s), when permitted; or (c) change a previous Form W-4R (or a previous Form W-4P that you completed with respect to your nonperiodic payments or eligible rollover distributions). To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s).

Failure to provide a properly completed form will result in your payment(s) being subject to the default rate; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

