

IRA ROLLOVER CERTIFICATION

IRA HOLDER'S NAME AND ADDRESS			IRA TRUSTEE'S OR CUSTODIAN'S NAME AND ADDRESS	
Social Security Number	Date of Birth	Home Phone	IRA Account Identification	Trustee's or Custodian's Phone Number

Please read both pages of this form. Complete Option 1 or Option 2 and the Signatures section. This form is not designed to be used to convert a Traditional IRA to a Roth IRA.

OPTION ONE	TRADITIONAL IRA OR SIMPLE IRA ROLLOVER (To be an eligible rollover, all must be answered NO or N/A.)
<p>Please indicate the type of IRA being established: <input type="checkbox"/> Traditional IRA <input type="checkbox"/> SIMPLE IRA</p>	
<p>1. TIMELINESS - 60 DAYS Have more than 60 days elapsed since you received the distribution from the distributing IRA? <input type="checkbox"/> YES <input type="checkbox"/> NO</p>	
<p>2. RMD ROLLOVER RESTRICTION Does the rollover contribution contain any required minimum distribution amounts? <input type="checkbox"/> YES <input type="checkbox"/> NO</p>	
<p>3. TWELVE MONTH RESTRICTION Did you receive any other distributions from the distributing IRA during the preceding 12 months which you also rolled over? <input type="checkbox"/> YES <input type="checkbox"/> NO Have the assets involved in this transaction been previously rolled over from one IRA to another within the past 12 months? <input type="checkbox"/> YES <input type="checkbox"/> NO</p>	
<p>4. SIMPLE IRA ROLLOVER RESTRICTIONS If a SIMPLE IRA is being rolled to a Traditional IRA, did you first begin participating in your employer's SIMPLE salary reduction arrangement less than two years ago? <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> N/A</p>	

OPTION TWO	EMPLOYER-SPONSORED RETIREMENT PLAN TO TRADITIONAL IRA ROLLOVER
<p>1. ELIGIBLE PERSON (Select one.) Your status in the plan from which you received the funds or property intended for rollover is as follows. <input type="checkbox"/> Plan Participant <input type="checkbox"/> Surviving Spouse Beneficiary <input type="checkbox"/> Alternate Payee of Qualified Domestic Relations Order</p>	
<p>2. ELIGIBLE PLAN (Select one.) You received the distribution you are rolling over from the following type of plan. <input type="checkbox"/> Qualified Retirement Plan (IRC Sec. 401(a)) <input type="checkbox"/> Tax-Sheltered Annuity Plan (IRC Sec. 403(b)) <input type="checkbox"/> Annuity Plan (IRC Sec. 403(a)) <input type="checkbox"/> Deferred Compensation Plan (IRC Sec. 457(b)) maintained by a governmental employer</p>	
<p>3. ELIGIBLE ROLLOVER DEPOSIT (To be an eligible rollover, all must be answered NO.) Does the rollover deposit contain any amounts which constitute a required minimum distribution? <input type="checkbox"/> YES <input type="checkbox"/> NO Is the distribution which is being rolled over part of a series of substantially equal periodic payments? <input type="checkbox"/> YES <input type="checkbox"/> NO Does the rollover deposit contain any amounts which are eligible for the death benefit exclusion (i.e., death before August 21, 1996)? <input type="checkbox"/> YES <input type="checkbox"/> NO Does the rollover deposit include any nontaxable amounts attributable to the purchase of life insurance under the distributing plan (i.e., P.S. 58 costs)? <input type="checkbox"/> YES <input type="checkbox"/> NO Does the rollover deposit include any funds or property other than the funds or property you received from the distributing plan (and/or proceeds from the sale of distributed property)? <input type="checkbox"/> YES <input type="checkbox"/> NO Does the rollover deposit include any amounts which constitute a distribution due to hardship? <input type="checkbox"/> YES <input type="checkbox"/> NO</p>	
<p>4. TIMELINESS Have more than 60 days elapsed since you received the distribution from the distributing plan? <input type="checkbox"/> YES <input type="checkbox"/> NO</p>	

SIGNATURES	
<p>I have read and understand the rollover rules and conditions on both pages of this form and I have met the requirements for making a rollover. Due to the important tax consequences of rolling over funds or property to an IRA, 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 Trustee or Custodian. I assume full responsibility for this rollover transaction and will not hold the Trustee or Custodian liable for any adverse consequences that may result. I hereby irrevocably designate this contribution of \$ _____ in cash and/or property as a rollover contribution.</p>	
<p>_____ (IRA Holder)</p>	<p>_____ (Date)</p>
<p>_____ (Witness)</p>	<p>_____ (Date)</p>

Rules And Conditions Applicable To Rollovers

GENERAL INFORMATION

A rollover is a way to move money or property from one eligible retirement plan (e.g., IRA or Qualified Retirement Plan (QRP)) to another eligible retirement plan. The Internal Revenue Code (IRC) limits how many rollovers may be taken, how quickly rollovers must be completed and how the Trustee or Custodian must report the transaction. By properly completing this form you are certifying to the Trustee or Custodian that you have satisfied the rules and conditions applicable to your rollover and that you are making an irrevocable election to treat the transaction as a rollover.

(Option One) TRADITIONAL IRA OR SIMPLE IRA ROLLOVER

1. TIMELINESS

The funds you receive from the distributing IRA must generally be deposited into another IRA within 60 days after you receive them. However, this period is 120 days for certain rollovers relating to first-time home purchases. When counting the 60 (or 120) days include weekends and holidays. Receipt generally means the day you actually have the funds in hand. For example, the 60 days would begin on the day following the day you pick up the check from the Trustee or Custodian or when you receive the check in the mail.

The IRS has the authority to grant extensions to the 60 (or 120) day rule in cases where a hardship occurs (e.g. casualty, disaster, etc.). Generally, in order to receive this relief you must apply for a Private Letter Ruling accompanied by the applicable user fee. An automatic waiver (no application to the IRS) is available if all the following are true: (1) the financial institution receives the funds prior to the expiration of the 60-day rollover period, (2) you follow all procedures required for depositing the funds into an eligible IRA within the 60-day period, (3) the funds are not deposited due to financial institution error, (4) the funds are deposited into an IRA within one year from the beginning of the 60-day rollover period, and (5) if the financial institution had deposited the funds as instructed, it would have been a valid rollover.

2. RMD ROLLOVER RESTRICTION

If this rollover is being made during or after the year for which you are required to begin receiving distributions, you cannot roll over any distribution to the extent that it is a required minimum distribution from the distributing plan. If the deceased IRA holder died after his or her required beginning date and you are the spouse beneficiary of a deceased IRA holder and you are rolling this IRA into your own IRA, you must make sure that the deceased's required minimum distribution for the year of death is removed from his or her IRA assets prior to the completion of the rollover.

3. TWELVE MONTH RESTRICTION

You are entitled to one distribution per year per IRA which may be rolled over. Twelve (12) months must pass after receipt of one distribution which you roll over before you may take another distribution from the same IRA to roll over. The focus is on distributions out of an IRA. An IRA is created by executing a plan agreement, not by depositing a contribution into a separate investment within an existing IRA.

You are entitled to roll over the same assets only once in a twelve (12) month period. Twelve (12) months must elapse between the time you receive a distribution of the assets to be rolled until you receive another distribution of those same assets for rollover purposes.

4. SIMPLE IRA ROLLOVER RESTRICTIONS

You may roll funds from one SIMPLE IRA to another SIMPLE IRA if the timeliness and 12 month restriction discussed above have been met. In addition, a SIMPLE IRA may be rolled to a Traditional IRA provided two years have passed since you first participated in your employer's SIMPLE salary reduction arrangement.

(Option Two) EMPLOYER- SPONSORED RETIREMENT PLAN TO TRADITIONAL IRA ROLLOVER

1. ELIGIBLE PERSON

Only an eligible person may roll funds from a QRP, 403(a) Plan, 403(b) Plan, or eligible 457(b) Deferred Compensation Plan into an IRA. You will only be an eligible person if you were or are a participant in the distributing plan, the surviving spouse beneficiary of a deceased participant, or the alternate payee identified in a Qualified Domestic Relations Order (QDRO). A QDRO is a domestic relations order issued in a divorce proceeding which meets certain conditions and grants to an alternate payee (e.g., exspouse) the right to receive all or a portion of a participant's benefits under a QRP. If the alternate payee is a spouse or former spouse, the alternate payee can roll all or a portion of the amount received to an IRA.

2. ELIGIBLE RETIREMENT PLAN

A distribution will not be eligible to be rolled over unless that distribution is made from an eligible retirement plan. An eligible retirement plan is a plan that is qualified under IRC Section 401(a), (including 401(k) plans), 403(a), 403(b), or 457(b). Eligible retirement plans include defined benefit plans, profit sharing plans, money purchase pension plans, 401(k) plans, tax-sheltered annuities, eligible 457(b) deferred compensation plans, and employee stock ownership plans.

3. ELIGIBLE ROLLOVER DEPOSIT

Only certain types of eligible retirement plan distributions, called "eligible rollover distributions," may be deposited into an IRA. Eligible rollover distributions include most distributions from eligible plans except the following:

Required Minimum Distributions - Distributions which represent required minimum distributions paid during a participant's first distribution calendar year or later may not be rolled over.

Substantially Equal Periodic Payments - For purposes of determining an eligible rollover distribution, substantially equal periodic payments are defined as a series of substantially equal distributions made not less frequently than annually and calculated

- 1) over the life (or life expectancy) of the individual or the joint lives (or life expectancies) of the individual and the individual's beneficiary or
- 2) for a specified period of 10 years or more.

Death Benefit Exclusion Amounts - If you are a surviving spouse beneficiary and your spouse died before August 21, 1996, a portion of your distribution may qualify for the Death Benefit Exclusion Allowance. You may not roll over any portion of your distribution which qualifies for the Death Benefit Exclusion Allowance.

P.S. 58 Costs - If you received distribution of a life insurance policy from a plan, the amounts attributable to the cost of life insurance purchased by the plan which have been previously taxed to the participant may not be rolled over.

Property Distributions - If property other than cash is distributed, only the same property or the proceeds from its sale may be rolled over. If you receive property but wish to roll over cash, you must actually sell the property and roll over the proceeds.

Hardship Distributions - Distributions taken on account of financial hardship are not eligible to be rolled over.

4. TIMELINESS

The funds you receive from the distributing plan must be deposited in an IRA within 60 days after you receive them, excluding the day of receipt. When counting the 60 days include weekends and holidays. Receipt generally means the day you actually have the funds in hand.

The IRS has the authority to grant extensions to the 60 day rule in cases where a hardship occurs (e.g. casualty, disaster, etc.). Generally, in order to receive this relief you must apply for a Private Letter Ruling accompanied by the applicable user fee. An automatic waiver (no application to the IRS) is available if all the following are true: (1) the financial institution receives the funds prior to the expiration of the 60-day rollover period, (2) you follow all procedures required for depositing the funds into an eligible IRA within the 60-day period, (3) the funds are not deposited due to financial institution error, (4) the funds are deposited into an IRA within one year from the beginning of the 60-day rollover period, and (5) if the financial institution had deposited the funds as instructed, it would have been a valid rollover.

5. CAUTION ABOUT COMMINGLING FUNDS

If you are rolling funds from certain eligible retirement plans, you may be eligible to take advantage of favorable tax treatment if this IRA is maintained as a conduit IRA and the funds are subsequently rolled back to another eligible retirement plan. See your tax advisor for additional information.