



### CONTACT INFORMATION

**First Class Mail:**  
Pacific Funds  
P.O. Box 9768  
Providence, RI 02940-9768

**Overnight Delivery:**  
Pacific Funds  
Attn: Work Management  
4400 Computer Drive  
Westborough, MA 01581

**Phone:** (800) 722-2333, Option 2  
**Fax:** (508)599-1885  
**Website:** www.PacificFunds.com

Use this form to convert a traditional, SEP-IRA or SIMPLE (after the required two year holding period) Individual Retirement Account ("IRA") within Pacific Funds. If establishing a new Roth IRA, attach a completed Roth Individual Retirement Account Application and Adoption Agreement. This form is not intended for initiating conversions from employer sponsored plans; 401(k) or 403(b) plans (contact your plan's administrator for instructions).

Beginning in 2010, there are no eligibility requirements for converting a traditional, SEP-IRA or SIMPLE IRA into a Roth IRA under the Tax Increase Prevention and Reconciliation Act of 2006 ("TIPRA"). You should consult your tax advisor or the Internal Revenue Service (IRS) web site www.irs.gov for more information.

### 1. Account Information

Shareholder Name \_\_\_\_\_

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

Daytime Telephone Number \_\_\_\_\_

### 2. Distribution Instructions

Indicate below the existing Pacific Funds IRA you wish to convert to a Pacific Funds Roth IRA:

Account Number: \_\_\_\_\_

Type of Account:     Traditional / Rollover IRA         SEP-IRA         SIMPLE IRA (after the required two year holding period)

**A. Amount:**

Distribute entire account balance across all funds

Partial account conversion:     \$ \_\_\_\_\_

**B. Distribute From:**

Fund Name or Number: \_\_\_\_\_ Dollar: \$ \_\_\_\_\_ or Percentage: % \_\_\_\_\_

Fund Name or Number: \_\_\_\_\_ Dollar: \$ \_\_\_\_\_ or Percentage: % \_\_\_\_\_

Fund Name or Number: \_\_\_\_\_ Dollar: \$ \_\_\_\_\_ or Percentage: % \_\_\_\_\_

### 3. Investment Instructions for Converted Assets

Complete items A and B. The **share class** on the Roth IRA **must** remain the same as the existing Traditional IRA.

**A.**  I am opening a new Roth IRA and have **attached the required Roth IRA Application.**

Deposit the proceeds into my existing Roth IRA number: \_\_\_\_\_

**B. Invest as follows:**

Fund Name or Number \_\_\_\_\_ Dollar: \$ \_\_\_\_\_ or Percentage % \_\_\_\_\_

Fund Name or Number \_\_\_\_\_ Dollar: \$ \_\_\_\_\_ or Percentage % \_\_\_\_\_

Fund Name or Number \_\_\_\_\_ Dollar: \$ \_\_\_\_\_ or Percentage % \_\_\_\_\_

#### 4. Tax Withholding Election

##### A. Federal Withholding

IRS regulations require the custodian or trustee of your IRA to withhold federal income taxes from the conversion distribution at the rate of 10% unless you elect not to have withholding apply. Withholding will apply to the entire amount of the conversion distribution, including the amount of any nondeductible contributions that may have been made to the IRA. You may not convert any portion of the required minimum distributions (RMDs).

**Select one:**

- I elect TO NOT have federal income tax withheld. (This option is only available for accounts registered with an address in the United States.)
- Withhold 10% federal income tax
- Withholding \_\_\_\_\_% federal income tax (must be greater than 10%)

**Important:** If you elect to have federal income taxes withheld, you may still invest the entire amount of the conversion distribution into your Pacific Funds Roth IRA by using other assets to replace amounts withheld as prepayment of federal income taxes.

Remember if you use your IRA assets to pay taxes on the conversion distribution amount (either by liquidating additional shares or by not replacing amounts withheld for federal income tax), the IRA assets used to pay those taxes may be considered a premature distribution (if you are under the age of 59 ½) since they are not being converted into the Roth IRA or rolled over into another IRA and you could also be subject to a 10% early withdrawal penalty.

##### B. State Withholding

Your state of residence will determine your state income tax withholding requirements, if any. Those states with mandatory withholding will require state income tax to be withheld from payments if federal income taxes are withheld or may mandate a fixed amount regardless of your federal tax election. Voluntary states let individuals determine whether they want state taxes withheld. Some states have no income tax on retirement payments. Please consult with a tax advisor or your state's tax authority for additional information on your state requirements.

- Do not withhold (only for residents of states that do not require mandatory state tax withholding).
- I elect **TO** have the following dollar amount or percentage from my retirement account distribution withheld for state income taxes (for residents of states that allow voluntary state tax withholding).  
\$ \_\_\_\_\_ or \_\_\_\_\_ %

#### 5. Shareholder Authorization

I authorize Pacific Funds and the Custodian to make the above requested distribution from my Traditional IRA and use the distribution proceeds to purchase a conversion contribution into a Roth IRA. I certify that no tax or legal advice has been given to me by the Custodian, Pacific Funds, or any agent of either of them, and that all decisions regarding the elections made on this form are my own. The Custodian may conclusively rely on this certification and authorization without further investigation or inquiry. I expressly assume responsibility for any adverse consequences which may arise from the election(s) and agree that the Custodian, Pacific Funds, and their agents shall in no way be responsible, and shall be indemnified and held harmless for any tax, legal, or other consequences of the election(s) made on this form. I understand this conversion is irrevocable.

**I have read and understand and agree to be legally bound by the terms of this form.**

**SIGN  
HERE** 

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

\_\_\_\_\_  
Date