



# IRA Account Transfer of Assets Form

### Important Notice

#### - The USA PATRIOT Act

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. This information will be verified to ensure identity of all individuals opening a mutual fund account.

**The bolded items in the Depositor Information section below must be completed and will be verified as required by the USA PATRIOT Act.**

## 1 REGISTRATION INFORMATION

Name *first, middle, last*

Social Security Number

Date of Birth *mm/dd/yyyy*

Email Address

Daytime Phone *area code, number, extension*

Evening Phone *area code, number, extension*

Residential Address *(May not be a P.O. box, APO or FPO address)*

City

State

Zip Code

## 2 TYPE OF PEAR TREE FUNDS ACCOUNT

This is a transfer or rollover\* to Pear Tree Funds:

New Account *(Please attach application)*

Existing Pear Tree Funds Account

Account Number

**Retirement:**  Traditional IRA\*\*  SEP IRA\*\*  Roth IRA\*\*\*  Inherited IRA\*\*\*

*Note: If you are establishing an inherited IRA (an IRA that will hold assets that you are receiving as the beneficiary of a deceased IRA owner or plan participant) please be sure to complete the necessary information in the IRA Account Application.*

\* You may make only one IRA to IRA rollover within a 12-month period that begins when you receive a distribution from any of your IRAs. This restriction does not apply to trustee to trustee transfers between IRAs or to direct rollovers to an IRA from an employer qualified plan, 403(b) arrangement or eligible 457 plan.

\*\* You may not transfer from a Roth IRA to a Traditional IRA or a simplified employee pension (SEP) IRA or SIMPLE IRA (unless this is a recharacterization transaction as permitted under IRS rules –consult the IRS or a tax professional for assistance, if needed). Transfers or direct rollovers to a Traditional IRA or SEP IRA may be made from another Traditional IRA or SEP IRA, qualified employer plan, 403(b) arrangement, eligible Section 457 plan or a SIMPLE IRA account (but not until at least 2 years after the first contribution to your SIMPLE IRA account).

\*\*\* Transfers to a Roth IRA are possible from another Roth IRA. Also, transfers to a Roth IRA are possible from a Traditional IRA, from a SEP IRA, or from a SIMPLE IRA (but not until at least 2 years after the first contribution to the SIMPLE IRA account). A transfer to a Roth IRA from another IRA will trigger federal income tax on the taxable amount transferred from the other IRA and is subject to the rules for Roth conversions.

A participant in an employer retirement plan who is eligible to remove assets from the plan may make, a rollover to a Roth IRA, either taxably from a non-Roth account in the plan, or non-taxably from a designated Roth account in the plan. Similarly, a beneficiary inheriting non-Roth assets from an employer plan participant also may request a direct rollover; a spouse beneficiary may roll over to her or his own Traditional IRA non-taxably, or to her or his own Roth IRA taxably; a non-spouse beneficiary may roll over to an inherited Traditional IRA non-taxably, or to an inherited Roth IRA taxably. A beneficiary inheriting designated Roth account assets from an employer plan participant may request a non-taxable direct rollover to a Roth IRA, if a spouse beneficiary, or to an inherited Roth IRA if a non-spouse beneficiary.

### 3 TAX WITHHOLDING ELECTION (complete only for transfer from another type of IRA to a Roth IRA)

#### Federal Tax Withholding Election for Conversion

Under IRS rules, a conversion of a Traditional IRA or SEP IRA to a Roth IRA is treated for income tax purposes as a distribution of taxable amounts held in the Traditional IRA. IRS rules also require the custodian to withhold 10% of the conversion amount for federal income taxes unless no withholding has been elected. See IRS Publication 505, "Tax Withholding and Estimated Tax", for more information. State tax withholding may also apply if federal income tax is withheld.

**Caution: Withholding income taxes from the amount converted (instead of paying applicable income taxes from another source) may adversely impact the expected financial benefits of converting from a Traditional to a Roth IRA (consult your financial adviser if you have a question). Because of this impact, by electing to convert a Traditional IRA to a Roth IRA, you are deemed to elect "no withholding" unless you indicate otherwise below:**

- Withhold 10% for federal income taxes  
If you want a greater percentage, enter it here: \_\_\_\_\_ %
- I elect not to withhold federal income tax *(default selection)*

#### State Tax Withholding Election for Conversion

Some states require state income tax withholding if federal taxes are withheld. If your IRA is located in one of these states, we will withhold the minimum required by your state unless you specify a higher amount below.

Some states require withholding unless you specifically elect not to have tax withheld. We will automatically withhold the minimum required by your state unless you check one of the boxes below.

- I elect not to withhold state income tax
- I elect to withhold my state's minimum requirement
- I elect to withhold the following percentage or specific dollar amount for state income tax (must be greater than your state's minimum requirement)
- \_\_\_\_\_ %      or      \$ \_\_\_\_\_

### 4 INSTRUCTIONS TO CURRENT IRA CUSTODIAN OR TRUSTEE (completed by you as the account owner)

Name of Firm currently holding the assets to be transferred	Account Number		
Street Address <i>(May not be a P.O. box, APO or FPO address)</i>	City	State	Zip Code
Daytime Phone <i>area code, number, extension</i>	Evening Phone <i>area code, number, extension</i>		

**Please transfer assets from the above account to Pear Tree Funds according to the following instructions:**

- Transfer the total amount in my account       Transfer only \$ \_\_\_\_\_       Transfer all shares in kind
- Liquidate assets and mail to:

**Pear Tree Funds**  
**Attn: Transfer Agent**  
**55 Old Bedford Road, Suite 202**  
**Lincoln, MA 01773**

**Make checks payable to: "Pear Tree Funds"**

### 5 INVESTMENT INSTRUCTIONS TO PEAR TREE FUNDS

Depositor - check one box and complete if necessary.

- Please deposit proceeds into my EXISTING Pear Tree Funds IRA. Account#: \_\_\_\_\_
- I am opening a NEW ACCOUNT and have ATTACHED a Pear Tree Funds IRA Application.

Please invest my transfer as follows: <i>(Ordinary shares only)</i>	%	or	\$ amount
1. Pear Tree Quality Fund	_____ %		_____ \$
2. Pear Tree Polaris Small Cap Fund	_____ %		_____ \$
3. Pear Tree Polaris Foreign Value Fund	_____ %		_____ \$
4. Pear Tree Polaris Foreign Value Small Cap Fund	_____ %		_____ \$
5. Pear Tree Axiom Emerging Markets World Equity Fund	_____ %		_____ \$
<b>Must Total 100%:</b>	_____ %		_____ \$

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## 6 SIGNATURE OF ACCOUNT OWNER

I acknowledge that I have sole responsibility for my investment choices and that I have received and read a current prospectus for each Fund that I select.

I understand that the requirements for a valid transfer to a Traditional IRA, SEP IRA, Roth IRA or SIMPLE IRA are complex, and I acknowledge that I have the responsibility for complying with all requirements and for the tax results of any such transfer.

I, the undersigned Depositor, certify to the current IRA custodian or trustee that I have established a successor Individual Retirement Custodial Account meeting the requirements of Internal Revenue Code Section 408(a), 408(k), 408(p) or 408A (as the case may be) to which assets will be transferred, and I certify to State Street Bank and Trust Company that the account from which assets are being transferred meets the requirements of Internal Revenue Code and that the transfer satisfies the requirement for nontaxable transaction.

Affirm, if you are 70 ½, or older, that this transfer will not violate IRS rules on required minimum distributions.

\_\_\_\_\_  
**Signature of Account Owner**

\_\_\_\_\_  
**Date mm/dd/yyyy**

SIGNATURE GUARANTEE (only if required by current Custodian or Trustee; signature by a Notary Public is not acceptable)

Signature guaranteed by: \_\_\_\_\_

Name of Bank or Dealer Firm

\_\_\_\_\_  
**Signature of Officer and Title**

**AGE 70 ½ Notice:** If you have attained age 70 ½ or older during the transfer year, you are required to take a minimum distribution. If you have not taken a minimum distribution from your prior Trustee/Custodian, please contact us at 1-800-326-2151 for assistance. Please have the previous year-end value available for the calculation of this year's required minimum distribution.

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## 7 ACCEPTANCE BY NEW CUSTODIAN *(for Pear Tree Funds use)*

Pear Tree Institutional Services, as agent for State Street Bank and Trust Company, Custodian, agrees to accept transfer of the above amount for deposit to the Depositor's State Street Bank and Trust Company Individual Retirement Custodial Account. State Street Bank and Trust Company is qualified under the Internal Revenue Code to accept such transfer.

\_\_\_\_\_  
**Authorized Signature as Agent for State Street Bank and Trust Company**

\_\_\_\_\_  
**Date mm/dd/yyyy**



### **Mailing Address:**

Pear Tree Funds  
Attention: Transfer Agent  
55 Old Bedford Road, Suite 202  
Lincoln, MA 01773

**Use for both standard and overnight shipping.**



### **Phone Number:**

(800)-326-2151



### **Website:**

[www.peartreefunds.com](http://www.peartreefunds.com)