



Roth IRA Conversion Request

*Use this form to request a conversion of all or any of your Traditional IRA, or SEP-IRA to an **existing** Roth IRA Account with the Pear Tree Funds.*

Due to the important tax consequences of converting funds or property to a ROTH IRA, we strongly encourage you to consult your tax advisor.

Pear Tree Funds cannot provide you with tax advice.

1 ACCOUNT INFORMATION *(please print as it appears on your existing IRA)*

Name *first, middle, last*

Account Number

Fund(s)

Last Four Digits SSN or Tax ID #

Date of Birth *mm/dd/yyyy*

Email Address

Daytime Phone *(area code, number, extension)*

Evening Phone *(area code, number, extension)*

Address

City

State

Zip Code

2 CONVERSION INSTRUCTIONS

I wish to convert my existing IRA indicated in Section 1 to a Roth IRA as specified below:

Roth Account #

Full conversion in-kind: Convert the entire balance of my IRA to a Roth IRA. *(The conversion will be based on the existing positions in your IRA as of the date of the conversion)*

Partial conversion in cash: Convert the following dollar amount from my IRA to a Roth IRA.

Dollar amount to convert: \$

3 FEDERAL INCOME TAX WITHHOLDING (form W-4R)

Generally, retirement distributions are subject to federal income tax. The law requires 10% Federal Tax withholding unless you elect otherwise. Your federal tax 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%. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories. See the Marginal Rate Tables (below) for more information.

Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the instructions and the Marginal Rate Tables (below) for additional information. Enter the rate as a whole number (no decimals). Withhold Federal Income Tax of _____ %

Caution: Even if you elect not to have Federal income tax withhold, you are liable for payment of Federal income tax on the taxable portion of your distribution. You also may be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are not adequate.

Note: Unless a previous federal income tax withholding election is in place, or you indicate a different withholding amount above, we will withhold federal income tax at a default rate of 10%. Your withholding election is valid until you change it.

Please see Section #8 for options for state income tax withholding.

2026 Federal Marginal Rate Table

2026 Marginal Rate Tables					
Single or Married filing separately		Married filing jointly or Qualifying Surviving Spouse		Head of household	
<i>Total income over—</i>	Tax rate for every dollar more	<i>Total income over—</i>	Tax rate for every dollar more	<i>Total income over—</i>	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
16,100	10%	32,200	10%	24,150	10%
28,500	12%	57,000	12%	41,850	12%
66,500	22%	133,000	22%	91,600	22%
121,800	24%	243,600	24%	129,850	24%
217,875	32%	435,750	32%	225,900	32%
272,325	35%	544,650	35%	280,350	35%
656,700*	37%	800,900	37%	664,750	37%

**If married filing separately, use \$400,450 instead for this 37% rate.*

For more information on IRS withholding tables and instructions on Form W-4R and the related worksheets, please visit irs.gov/pub/irs-pdf/fw4r.pdf. For your convenience, a federal income tax withholding calculator can be found at irs.gov/W4App.

4 STATE INCOME TAX WITHHOLDING

Some states require state income tax withholding if Federal taxes are withheld. If your address 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 from my distribution(s)

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 \$ _____

5 TAX CERTIFICATION AND SIGNATURE

Under the penalties of perjury, I certify that: I have read and understand the conversion rules and conditions on this form and I have met the requirements for making a Roth conversion. Due to the important tax consequences of conversion funds or property to a Roth 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 Custodian or Trustee. I assume full responsibility for this conversion transaction and will not hold the Custodian or Trustee liable for any adverse consequences that may result.

Your Signature

Date mm/dd/yyyy



Mailing Address:*

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

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For both standard and overnight Shipping



Phone Number:

(800)-326-2151



Website:

www.pearmtreefunds.com