

IRA Contribution Instructions for Traditional, Roth, and SIMPLE IRAs

PRINCIPAL BANK
PO BOX 9351
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ATTN: IRA DEPARTMENT

1 IRA OWNER INFORMATION

NAME, ADDRESS, CITY, STATE, AND ZIP			
IRA ACCOUNT (PLAN) NUMBER	SOCIAL SECURITY NUMBER	DATE OF BIRTH	DAYTIME PHONE NUMBER

2 TRADITIONAL IRA CONTRIBUTION (See Additional Information included with this form.)

INVESTMENT NUMBER	AMOUNT	CONTRIBUTION DATE	TAX YEAR
	\$		
CONTRIBUTION TYPE: <input type="checkbox"/> Regular/Spousal <input type="checkbox"/> Catch-Up <input type="checkbox"/> Simplified Employee Pension (SEP) <input type="checkbox"/> Recharacterization <input type="checkbox"/> Rollover from a Traditional IRA or SIMPLE IRA <input type="checkbox"/> Rollover from an Eligible Retirement Plan <input type="checkbox"/> Direct Rollover from an Eligible Retirement Plan <input type="checkbox"/> Transfer from a Traditional IRA or SIMPLE IRA			

3 ROTH IRA CONTRIBUTION (See Additional Information included with this form.)

INVESTMENT NUMBER	AMOUNT	CONTRIBUTION DATE	TAX YEAR	TAX YEAR OF FIRST ROTH IRA CONTRIBUTION/CONVERSION
	\$			
CONTRIBUTION TYPE: <input type="checkbox"/> Regular/Spousal <input type="checkbox"/> Catch-Up <input type="checkbox"/> Rollover from a Roth IRA <input type="checkbox"/> Transfer from a Roth IRA <input type="checkbox"/> Recharacterization <input type="checkbox"/> Conversion from a Traditional IRA to a Roth IRA <input type="checkbox"/> Conversion from a SIMPLE IRA to a Roth IRA* <input type="checkbox"/> Rollover from a Designated Roth Account <input type="checkbox"/> Direct Rollover from an Eligible Retirement Plan (available after 2007)				
*SIMPLE IRA assets cannot be converted to a Roth IRA within the first two years of the date of the initial contribution to your SIMPLE IRA.				

4 SIMPLE IRA CONTRIBUTION (See Additional Information included with this form.)


INVESTMENT NUMBER	AMOUNT	CONTRIBUTION DATE	TAX YEAR	INITIAL CONTRIBUTION DATE
	\$			
CONTRIBUTION TYPE: <input type="checkbox"/> Employer Contribution <input type="checkbox"/> Recharacterization <input type="checkbox"/> Rollover from a SIMPLE IRA <input type="checkbox"/> Transfer from a SIMPLE IRA				


5 EMPLOYER INFORMATION (For SEP or SIMPLE contributions.)

NAME, ADDRESS, CITY, STATE, AND ZIP	TAXPAYER IDENTIFICATION NUMBER
	DAYTIME PHONE NUMBER

6 SIGNATURES

I certify that the information provided by me is accurate, and I instruct the custodian/trustee to complete my contribution as set forth herein. My designation of the tax year for my contribution, and any election to treat a contribution as a rollover or recharacterization, is irrevocable. I have not received any tax or legal advice from the custodian/trustee. I assume sole responsibility for all tax consequences associated with my contributions, determining my eligibility, and ensuring that such contributions are in compliance. I will seek the advice of my tax or legal professional when appropriate. I hold the custodian/trustee harmless against any and all claims and situations arising from this contribution transaction.

 _____
Signature of IRA Owner/Employer Date

 _____
Signature of Custodian/Trustee Date

ADDITIONAL INFORMATION

Purpose. The IRA Contribution Instructions for Traditional, Roth, and SIMPLE IRAs form is used to document an Individual Retirement Account (IRA) contribution transaction.

Additional Documents. The IRA custodian/trustee may require additional documentation due to its policies or applicable law. For a recharacterization, the Internal Revenue Service (IRS) requires you to provide a written notice of recharacterization.

For Additional Guidance. It is in your best interest to seek the guidance of a tax or legal professional before completing this document. Your first reference should be the IRA agreement and disclosure statement you received upon establishing your IRA or amendments provided by your custodian/trustee. For more information refer to IRS Publication 590, *Individual Retirement Arrangements (IRAs)*, IRS Publication 560, *Retirement Plans for Small Business*, your local IRS office, or the IRS's web site at www.irs.gov.

Terms. A general understanding of the following terms may be helpful in completing your transactions.

Tax Year of First Roth Contribution/Conversion. Roth IRA owners can avoid paying tax on earnings if they do not remove earnings during the five-year period that begins with the tax year the first contribution was made, regardless of contribution type.

Conversions. A conversion is a reportable movement of assets from a traditional IRA or SIMPLE IRA to a Roth IRA.

Eligible Retirement Plan. Eligible retirement plans include qualified plans under Internal Revenue Code (IRC) Section 401(a) [which includes Section 401(k) plans], tax-sheltered annuities under IRC Section 403(b), and deferred compensation plans under IRC Section 457(b).

Recharacterization. A recharacterization is the method by which an IRA owner can redesignate the type of IRA contribution made for the year. The deadline to recharacterize a contribution, plus earnings, is the IRA owner's tax-filing due date, including extensions. The IRS also requires you to provide a written notice of recharacterization.

SIMPLE IRA Contributions. Employer contributions include employee deferrals, employer matching contributions, and employer nonelective contributions.

SIMPLE IRA Restrictions. You are not allowed to transfer or roll over assets from an IRA, qualified plan, tax-sheltered annuity, or 457(b) plan to a SIMPLE IRA. A rollover or transfer from a SIMPLE IRA to a traditional IRA is not allowed within a two-year period that begins on the date of the initial contribution to your SIMPLE IRA. You may, however, roll over or transfer a SIMPLE IRA to a SIMPLE IRA within the two-year period.

SEP or SIMPLE Employer Contributions. All SEP or SIMPLE contributions should be made by the employer sponsoring the SEP plan or SIMPLE.

Traditional IRA/Roth IRA Contributions. Your combined total traditional IRA/Roth IRA regular contribution for each taxable year is limited to the lesser of 100 percent of your compensation, or the contribution amount set forth below. Beginning in 2009, the regular contribution limits are subject to cost-of-living adjustments (COLAs).

Year	Regular Contribution
2006	\$4,000
2007	\$4,000
2008	\$5,000
2009 and later	\$5,000 + COLA

Catch-up Contributions. You are eligible for catch-up contributions if you meet the eligibility requirements for regular contributions, and you attain at least age 50 by the close of the taxable year for which the catch-up contribution is being made. Catch-up contributions are IRA contributions in addition to your regular contributions. If you contribute to more than one traditional or Roth IRA, your total catch-up contribution for all IRAs may not exceed the amounts set forth below.

Year	Catch-up Contribution
2006 and later	\$1,000

Regardless of age, if you participated in a 401(k) plan with a bankrupt employer whose officers were indicted or convicted where the employer matched at least 50 percent of employee contributions under the 401(k) plan in the form of employer stock, you may make additional IRA contributions up to \$3,000 per year for tax years 2007 through 2009.