



# Individual Retirement Transfer of Assets Form

Please complete this form only if you are transferring assets directly to a new or existing Sterling Capital Funds IRA, converting from a Traditional IRA to a Roth IRA, transferring from an existing Roth IRA, rolling over a Roth IRA, or you are requesting a direct rollover from an employer sponsored plan. Please complete a separate form for each IRA you wish to transfer or for each qualified plan you are directly rolling over. If you are establishing a new Sterling Capital Funds IRA, this form must be preceded or accompanied by a completed Individual Retirement Custodial Account Adoption Agreement. Transfers may take 3 to 5 weeks to complete after your paperwork is received in good order.

### For Additional Copies or Assistance

If you need additional copies of this form, or would like assistance completing it, please call the Sterling Capital Funds at **1-800-228-1872**.

### Instructions

- If you are establishing a new Sterling Capital Funds IRA, this form must be preceded or accompanied by a completed Individual Retirement Account Adoption Agreement.
- Mail this Transfer Form to:
 

<b>Sterling Capital Funds</b> <b>PO Box 46707</b> <b>Cincinnati, OH 45246</b>	<b>Overnight Delivery:</b> <b>Sterling Capital Funds</b> <b>225 Pictoria Dr, Suite 450</b> <b>Cincinnati, OH 45246</b>
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- Retain a copy for your records.

## 1. ACCOUNT REGISTRATION

Please provide your primary legal address, in addition to any mailing address (if different).

Owner's Name (First, Middle, Last)

Social Security Number

Street Address

Date of Birth

City, State, Zip

Daytime Telephone

Email Address

Evening Telephone

This is a new IRA account with the Sterling Capital Funds. I have completed and enclosed an IRA Application with this transfer form.

This is an existing IRA. Please apply transfer proceeds to my account number:

## 2. CURRENT IRA CUSTODIAN/TRUSTEE INFORMATION

Name of Current Custodian or Trustee

Account Name

Street Address

Account Number

City, State, Zip

Telephone Number of Current Custodian

**Please attach a copy of the most recent statement for this account.**

### 3. TRANSFER INFORMATION

Please transfer assets from the above account to First National Bank of Omaha. Transfer should be according to the following instructions:

**This transfer is a: (check one)**

Full Transfer. Please liquidate all assets in my account.

Partial Transfer:

Liquidate  \$ \_\_\_\_\_ from my account.

Transfer in kind. Please transfer:

\_\_\_\_\_ shares of

\_\_\_\_\_ (Fund Name)

**The type of account I am transferring from is a: (check one)**

- Traditional IRA
- Rollover IRA
- SEP IRA
- Roth IRA
- Roth Conversion IRA
- SIMPLE IRA
- Qualified Retirement Plan
- 403(B) Plan/Tax Shelter Annuity
- Coverdell ESA
- Inherited Traditional IRA
- Inherited ROTH IRA

**This transfer should be made: (check one)**

Immediately

Upon maturity (if applicable).

Maturity date is:

(Please return this form 2 weeks prior to maturity)

**The type of account I am transferring to is a: (check one)**

- Traditional IRA
- Rollover IRA
- SEP IRA
- Roth IRA
- Roth Conversion IRA
- SIMPLE IRA
- Qualified Retirement Plan
- 403(B) Plan/Tax Shelter Annuity
- Coverdell ESA
- Inherited Traditional IRA
- Inherited ROTH IRA

I understand that the requirements for a valid transfer to a Traditional IRA or Roth 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.

### 4. TAX WITHHOLDING ELECTION

Please complete this section only if you are transferring from another type of IRA to a Roth IRA.

Under IRA rules, a transfer of a Traditional IRA, SEP IRA or SIMPLE IRA to a Roth IRA is treated for income tax purposes as a distribution of taxable amounts in the other 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.

No income tax withholding      Withhold 10% for income tax      Withhold for income tax:

Important: Withholding income taxes from the amount transferred (instead of paying applicable income taxes from another source) may adversely impact the expected financial benefits of transferring from another IRA to a Roth IRA (consult your financial advisor 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 check the box above. In so doing, by signing this form, you acknowledge that you may be required to pay estimated tax and that insufficient payments of estimated tax may result in penalties.

## 5. CERTIFICATIONS AND SIGNATURES

I certify to the current IRA custodian or trustee that I have established a successor Individual Retirement Custodial Account meeting the requirements of the Internal revenue Code to which assets will be transferred, and I certify to First National Bank of Omaha that the account from which assets are being transferred meets the requirements of the Internal Revenue Code and that the transfer satisfies the requirements for nontaxable transaction. **The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.**

IRA account Owner's Signature

Date

### Medallion Signature Guarantee\* (if required):

Some Custodians/Trustees require a signature guarantee to transfer assets. Please check with your Custodian/Trustee to see if they require a medallion signature guarantee. Failure to obtain a required signature guarantee may result in a delay in the transfer of assets.

\* A signature guarantee can be obtained from a bank, broker-dealer, a credit union, a national securities exchange, savings association or other financial intermediaries that are members of an Approved Medallion Guarantee Program. A signature by a Notary Public is not acceptable as a signature guarantee.

## 6. CUSTODIAN ACCEPTANCE

First National Bank of Omaha agrees to accept the transfer of the above amount for deposit in a First National Bank of Omaha Individual Retirement Custodial Account for the individual set forth in Section 1 of this form and requests the transfer of assets as indicated above.

Accepted by:

Date:

## 7. TRANSFER INSTRUCTIONS

### Make check payable to:

Sterling Capital Funds

FBO:

Account Number:

### Mail to:

#### **Sterling Capital Funds**

PO Box 46707

Cincinnati, OH 45246

or

Via Overnight Delivery

225 Pictoria Dr, Suite 450

Cincinnati, OH 45246

## TO CONTACT US:

### **By Telephone**

Toll-free: **1-800-228-1872**

Fax: **1-877-513-0756**

### **Internet**

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

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## ***Notice of Privacy Policy & Practices***

Sterling Capital Funds provide this notice to you so that you will know what kinds of information we collect about shareholders<sup>1</sup>, prospective investors, and individuals (such as beneficiaries), and the circumstances in which that information may be disclosed to third parties who are not affiliated with Sterling Capital Funds.

### **Collection of Personal Information**

We collect nonpublic personal information about you from the following sources:

- *Account Applications and other forms*, which may include your name, address, social security number and information about your investment goals and risk tolerance;
- *Account History*, including information about the transactions and balances in your account(s);
- *Correspondence*, written, telephonic or electronic between you and Sterling Capital Funds or service providers working on behalf of Sterling Capital Funds;
- *Online*, your name and e-mail address if you provide them; and
- *Third Parties*, such as your financial intermediary in connection with your transactions, or third-party data services used to verify or update personal information that you provide.

To comply with federal regulations, information we receive from you or a third party will be used to verify your identity.

### **Disclosure of Personal Information**

We may disclose your personal information as permitted by law to third parties who are not affiliated with Sterling Capital Funds, including:

- in connection with legal proceedings, such as responding to a subpoena;
- to service providers who maintain or service shareholder accounts for Sterling Capital Funds or to a shareholder's broker or agent; or to companies that mail account-related materials, such as shareholder reports; and
- to perform marketing services on our behalf, or pursuant to a joint marketing agreement with another financial institution.

### **Safeguarding of Personal Information**

Sterling Capital Funds employs policies, practices and procedures for safeguarding your personal information that we believe comply with applicable law, however no security measures are perfect or impenetrable.

We request that all service providers to Sterling Capital Funds:

- maintain policies and procedures designed to assure only appropriate access to, and use of your personal information; and
- maintain physical, electronic and procedural safeguards that comply with applicable legal standards to guard your nonpublic personal information.

When information is shared with third parties, they are not permitted to use the information for any purpose other than to assist our servicing of your account(s), including helping us improve the services we offer.

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<sup>1</sup> For purposes of this notice, the terms "shareholder" or "shareholders" includes both individual shareholders (both current and former) of the Sterling Capital Funds and individuals (such as beneficiaries, for example) whose nonpublic personal information is provided to the Sterling Capital Funds, even though they do not invest in Sterling Capital Funds shares.