

**EASY INSTRUCTIONS FOR  
FIXED ANNUITY**

**TRADITIONAL TO ROTH IRA  
CONVERSION REQUEST**

1. **Print, complete, sign, and date** this form for a full or partial conversion of your Traditional IRA to a Roth IRA.
2. **Mail the completed form to:**  
USAA Life Insurance Company  
USAA Life Insurance Company of New York (Service Center)  
P.O. Box 34030  
San Antonio, TX 78265-9933

If you have questions regarding the form, or if you would like to talk to a USAA Life representative, please call us toll-free in the United States at 1-800-531-USAA (8722).

**INSTRUCTIONS ONLY  
DO NOT RETURN THIS PAGE**



# FIXED ANNUITY TO ROTH IRA CONVERSION REQUEST

<b>1. ACCOUNT INFORMATION</b>			
Name			
Address			USAA Number
City	State	Zip	USAA Contract Number (if applicable)

<b>2. TYPE OF RETIREMENT ACCOUNT</b>			
<input type="checkbox"/> Traditional IRA	<input type="checkbox"/> SEP IRA	<input type="checkbox"/> SIMPLE IRA	<input type="checkbox"/> 403(b)

<b>3. TYPE OF ROTH IRA CONVERSION I WANT:</b>			
<input type="checkbox"/> I elect to internally convert my entire fixed annuity to a Roth IRA annuity (this is a full conversion and your contract number will not change, but the status of your contract will change to a Roth IRA.).			
<input type="checkbox"/> I elect to convert and place monies into my existing Roth IRA annuity - contract number: _____			
<input type="checkbox"/> I elect to submit a new application and start a new Roth IRA annuity.			

<b>4. INFORMATION ABOUT THE ACCOUNT YOU ARE CONVERTING</b> (Required if other than USAA)			
Name of Current Custodian/Bank			Name of Contact Person (if known)
Address	City	State	Zip
Phone Number	Fax Number (if available)	Contract Number	

<b>5. INSTRUCTIONS TO PRESENT CUSTODIAN</b> (Required for all requests)	
I authorize and direct the custodian or trustee of my account to distribute the amount stated below, less any fees and expenses, to USAA Life Insurance Company of New York. (REMIT IN CASH - DO NOT SEND CERTIFICATES OR RE-REGISTER ACCOUNTS.) I also ask that you send any documentation requested with respect to this transaction.	
<p><b>Check one (required):</b></p> <p><input type="checkbox"/> <b>Full Conversion</b> Note: We will stop any automatic contributions upon conversion of your contract. Automatic contributions into your new Roth IRA contract will need to be established. Government allotments will be moved to your new contract. If you would like to make changes to the existing allotment contact the Finance Center.</p> <p>Please liquidate all and send cash</p>	<p><b>Check one (required):</b></p> <p><input type="checkbox"/> <b>Partial Conversion</b> Note: All automatic contributions and government allotments will remain as-is unless we receive additional instructions from you.</p> <p>Please liquidate \$ _____ or _____%</p> <p><input type="checkbox"/> Liquidate and send upon maturity date ____ / ____ / ____</p> <p><input type="checkbox"/> Liquidate and process immediately</p>

**5. INSTRUCTIONS TO PRESENT CUSTODIAN (Required for all requests) - Continued**

**If CHECK is used:**

**Mail checks directly to:**  
USAA LIFE INSURANCE COMPANY  
of NEW YORK  
P.O. Box 34030  
San Antonio, Texas 78265-9933

**Make checks payable to:**  
USAA LIFE INSURANCE COMPANY  
of NEW YORK  
FBO (Owner's Name)

**If WIRE\* is used:**

JPMorgan Chase Bank, N.A.  
ABA Transit Routing: #021000021  
Account Number: 662634575  
Account Name: USAA Life Insurance Company  
of NEW YORK

FBO (Owner's Name) \_\_\_\_\_  
Owner's USAA# \_\_\_\_\_  
Contract#: (if known) \_\_\_\_\_

\* A wire fee may be assessed by your current custodian.

**6. THINGS TO CONSIDER**

Tax Consequences may result from the limits and conditions set forth by the Internal Revenue Code and IRS regulations. We do not offer tax advice. We recommend you consult your tax advisor. If distributions are made prior to 59 1/2, you may be subject to IRS premature withdrawal penalties.

Required Minimum Distributions must be disbursed prior to conversion. Conversion into Roth-IRAs cannot be reversed once processed.

**7. INCOME TAX WITHHOLDING**

By electing to convert your contract to a Roth IRA, you are authorizing the custodian to create a taxable distribution. This distribution will be subject to federal income tax withholding at a rate of 10%, unless you elect not to have withholding apply by checking the box below. Depending on your state of residence, state withholding may also apply. Any amounts withheld will generally be taxable and if done prior to 59 1/2, you may be subject to IRS premature withdrawal penalties. We suggest you consult your tax advisor.

- NOT withhold federal income tax (or state income tax, if applicable)
- Withhold income tax as follows:
  - Federal  standard rate (10%)                      or     \_\_\_\_\_ % rate
  - State     standard rate, if applicable                      or     \_\_\_\_\_ % rate

**8. YOUR AUTHORIZATION**

**I wish to convert the assets as indicated. I understand that I am responsible for determining my eligibility to convert within the limits set forth by IRS regulations. I assume full responsibility for this transaction. I understand I must complete and submit my tax return to substantiate the conversion. I understand this conversion cannot be reversed back to the original retirement plan.**

\_\_\_\_\_ Signature

\_\_\_\_\_ Date

**9. USAA LIFE INSURANCE COMPANY OF NEW YORK ACCEPTANCE**

USAA Life Insurance Company of New York hereby accepts the transfer of funds as requested above.

\_\_\_\_\_ Authorized Officer Signature

\_\_\_\_\_ Date