

Fund a Roth IRA with a Putnam 529 account



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Use this form to fund a Putnam Roth IRA with a Putnam 529 account. If you are establishing a new Putnam Roth IRA, you must also attach a completed *Putnam Traditional or Roth IRA adoption agreement*. All references herein to the singular (i.e., “I” or “my”) include the plural as applicable.

The SECURE Act allows unused funds from a 529 account to be transferred to a Roth IRA free of tax or penalties, subject to the following rules:

- The 529 must be established for at least 15 years before a contribution to a Roth IRA can occur.
- Contributions (and associated earnings) made in the 529 plan during the last five years are not eligible to be transferred to a Roth IRA.
- Annual Roth contribution limits apply to transfers.
- The Roth IRA must be established in the name of the 529 beneficiary.

Please consult a tax advisor with any questions due to the complexity of these transactions.

Section 1 529 account owner information

Name of 529 account owner
First MI Last Suffix Social Security number

Name of 529 beneficiary (the owner of the receiving Roth IRA)
First MI Last Suffix Social Security number

Contact phone number

Note: Providing a phone number above will replace the current contact information on file with Putnam (if applicable).

Section 2 Transfer 529 assets from

Please indicate the dollar amount or percentage to convert from each applicable account. If both a dollar amount and percentage are provided, Putnam will default to converting by percentage. If the total amount will exceed annual IRS contribution limits, then Putnam will only convert an amount up to the contribution limit.

Fund name	Fund number	Account number	Dollar amount	Percentage
		—	\$	or %
		—	\$	or %
		—	\$	or %

Please stop the existing systematic investment on the account(s) listed above.

Section 3 Contribute to

Please use the Putnam Fund Guide (<https://www.franklintempleton.com/forms-literature/download/PFGUD-FORM>) to select your Roth IRA fund(s). Enter the fund name, fund number, and if applicable, the account number, along with either the dollar amount or percentage you wish to contribute to each fund. The share class of the Roth IRA must remain consistent with the share class of the 529. If both a dollar amount and percentage are provided, Putnam will default to contributing by percentage. Contributions will be coded for the current year in which your paperwork is received at Putnam in good order.

Please note that a **Roth IRA Adoption Agreement** is required if a Roth IRA registration does not already exist.

Fund name	Fund number	Account number	Dollar amount	Percentage
		—	\$	or %
		—	\$	or %
		—	\$	or %
				100%

Section 5 Authorization

This authorization instructs Putnam Fiduciary Trust Company, LLC to fund a Putnam Roth IRA with assets from a Putnam 529 account.

I acknowledge that the aggregate, lifetime amount eligible for transfer from a 529 plan to a Roth IRA is \$35,000 per beneficiary. If further acknowledge that the 529 beneficiary receiving the transferred funds in a Roth IRA is subject to the same earned income requirement that applies to all IRA contributions.

My signature below confirms that I have maintained this 529 account for a minimum of 15 years.

My signature below also indicates that if I am designating an investment in a fund that I do not already own I have read the fund prospectus(es) and agree to the terms therein.

Signature of **529 account owner**

Current date (mm/dd/yyyy)

Print name of signer

Signature of **receiving Roth IRA owner**

Current date (mm/dd/yyyy)

Print name of signer