

MOA FUNDS
RECHARACTERIZATION REQUEST FORM (EXTERNAL)

Complete when recharacterizing a contribution from another institution to an MoA Funds IRA.

PARTICIPANT INFORMATION

Name: Daytime Telephone: ()
Address:
City: State: Zip Code:
Social Security Number: Date of Birth:

RECHARACTERIZATION INSTRUCTIONS

Use this form to recharacterize a Traditional or Roth Individual Retirement Account ("IRA") contribution from another custodian or trustee to an MoA Funds IRA. If you do not have an existing Traditional IRA or Roth IRA to invest the recharacterized proceeds, you must complete a Traditional or Roth IRA Application and Adoption Agreement ("Application"). For the purpose of the recharacterization, the custodian should calculate the net income attributable to the contribution using the method provided for in the IRS Final Regulations for Earnings Calculation for Returned or Recharacterized Contributions. Recharacterization of a contribution is irrevocable and must be completed on or before the due date, including extensions, for filing your federal income tax return for the tax year for which the contribution was originally made.
A recharacterized contribution is reported as a distribution from the first IRA (reported on IRS Form 1099-R) and a recharacterization contribution to your MoA Funds IRA (reported on IRS Form 5498) for the tax year in which the recharacterization occurs. The rules regarding recharacterization are complex and you should consult a professional tax advisor prior to any recharacterization. Please refer to IRS Publication 590-A for more information.
This form is not intended to facilitate Roth IRA conversions.

TRANSACTION TYPE - Select one of the following: (A or B)

- A. [] Recharacterize my annual contribution (plus allocable earnings) from my Traditional IRA to an MoA Funds Roth IRA.
Date of Contribution: Amount to Recharacterize: \$
B. [] Recharacterize my annual contribution (plus allocable earnings) from my Roth IRA to an MoA Funds Traditional IRA.
Date of Contribution: Amount to Recharacterize: \$

INVESTMENT INSTRUCTIONS FOR RECHARACTERIZED PROCEEDS

- [] New Traditional IRA - follow Application investment instructions (or) [] New Roth IRA - follow Application investment instructions
[] Invest the proceeds as follows into my existing IRA: [] Traditional IRA (or) [] Roth IRA
Account number:

Fund Names	TA#	Dollar Amount	Percentage
MoA Equity Index Fund	0302	\$ or %	
MoA All America Fund	0303	\$ or %	
MoA Small Cap Value Fund	0305	\$ or %	
MoA Small Cap Growth Fund	0304	\$ or %	
MoA Small Cap Equity Index Fund	0307	\$ or %	
MoA Mid Cap Value Fund	0306	\$ or %	
MoA Mid Cap Equity Index Fund	0301	\$ or %	
MoA Balanced Fund	0300	\$ or %	
MoA International Fund	0308	\$ or %	
MoA Catholic Values Index Fund	0309	\$ or %	
MoA US Gov Money Market Fund	0100	\$ or %	
MoA Intermediate Bond Fund	0200	\$ or %	
MoA Core Bond Fund	0201	\$ or %	
MoA Retirement Income Fund	0500	\$ or %	
MoA Clear Passage 2020 Fund	0503	\$ or %	

INVESTMENT INSTRUCTIONS FOR RECHARACTERIZED PROCEEDS Continued

Fund Names	TA#	Dollar Amount	Percentage
MoA Clear Passage 2025 Fund	0504	\$ _____	or _____ %
MoA Clear Passage 2030 Fund	0505	\$ _____	or _____ %
MoA Clear Passage 2035 Fund	0506	\$ _____	or _____ %
MoA Clear Passage 2040 Fund	0507	\$ _____	or _____ %
MoA Clear Passage 2045 Fund	0508	\$ _____	or _____ %
MoA Clear Passage 2050 Fund	0509	\$ _____	or _____ %
MoA Clear Passage 2055 Fund	0510	\$ _____	or _____ %
MoA Clear Passage 2060 Fund	0511	\$ _____	or _____ %
MoA Clear Passage 2065 Fund	0512	\$ _____	or _____ %
MoA Clear Passage 2070 Fund	0513	\$ _____	or _____ %
MoA Conservative Allocation Fund	0400	\$ _____	or _____ %
MoA Moderate Allocation Fund	0401	\$ _____	or _____ %
MoA Aggressive Allocation Fund	0402	\$ _____	or _____ %
Other: _____	_____	\$ _____	or _____ %

Must equal 100%

To avoid delays, contact your current custodian to verify their correct address and ask if they require a Medallion Signature Guarantee. Please see the Participant Authorization section for an explanation of the Medallion Signature Guarantee. Please also attach your most recent statement, if possible.

CURRENT CUSTODIAN AND ACCOUNT INFORMATION

Current Custodian: _____ Telephone Number: () _____

Address: _____

City: _____ State: _____ Zip Code: _____

Investment to Recharacterize: _____

Account Number: _____

Distributing Account Type: ☐ Traditional/Rollover IRA ☐ Roth IRA

Amount to be Distributed: ☐ Liquidate Entire Account ☐ Partial \$ _____

For Certificates of Deposit: ☐ Immediately* ☐ At Maturity Date _____

***Note:** if you wish to have certificates of deposit transferred immediately and they have not matured, you may incur a redemption penalty. We cannot accept requests to convert certificates of deposit more than 60 days before their maturity.

PARTICIPANT AUTHORIZATION

I authorize the current custodian or trustee of my IRA to distribute the amount indicated for the purpose of recharacterizing it to an IRA with MoA Funds and to issue a check as indicated below. I understand it is my responsibility to insure the prompt recharacterization of assets by the current custodian or trustee. I understand that I am solely responsible for all tax consequences and agree that neither MoA Funds nor their Custodian shall have responsibility for any tax consequences resulting from my instructions. I authorize MoA Funds and BNY Mellon Investment Servicing Trust Company to process this request on my behalf.

I have read this form and understand and agree to be legally bound by the terms of this form. I also understand that the Custodian, MoA Funds and their agents will rely on my instructions within this form when accepting my recharacterization contribution. I understand this recharacterization is irrevocable.

Participant's Signature:**Date:**

Medallion Signature Guarantee Stamp and Signature (If required by your current custodian or transfer agent): An eligible guarantor is a domestic bank or trust company, securities broker/dealer, clearing agency or savings association that participates in a medallion program recognized by the Securities Transfer Agents Association. The three recognized medallion programs are the Securities Transfer Agents Medallion Program (known as STAMP), Stock Exchanges Medallion Program (SEMP), and the Medallion Signature Program (MSP). A notarization from a notary public is NOT an acceptable substitute for a signature guarantee.

Medallion Signature Guarantee Stamp

INTERNAL USE ONLY – RESIGNING CUSTODIAN INSTRUCTIONS

Issue check payable to: BNY Mellon Investment Servicing Trust Company as custodian for the MoA Funds Traditional or Roth IRA.

Participant Name: _____ Recharacterization A/C # _____

Mail to the following:

First Class Mail:

MoA Funds
P.O. Box 534499
Pittsburgh, PA 15253-4499

Overnight Mail:

MoA Funds
ATTENTION: 534499
500 Ross Street 154-0520
Pittsburgh, PA 15262

Customer Service:

1-800-914-8716