

# ROTH IRA CONVERSION REQUEST FORM - (INTERNAL) BETWEEN MOA FUNDS INDIVIDUAL RETIREMENT ACCOUNTS

Use this form to convert a traditional, SEP or SIMPLE (after the required two-year holding period) Individual Retirement Account (IRA) within MoA Funds. If establishing a new Roth IRA, attach a completed Roth Individual Retirement Account Application and Adoption Agreement. This form is not intended for initiating conversions from employer sponsored plans; 401(k) or 403(b) plans (contact your plan's administrator for instructions).

Effective January 1, 2018, a Roth IRA conversion cannot be recharacterized back to a traditional, SEP or SIMPLE IRA. A Roth IRA conversion is considered an irrevocable election which cannot be "reversed" or "corrected".

## PARTICIPANT INFORMATION

Name: \_\_\_\_\_ Daytime Telephone: ( \_\_\_\_\_ ) \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Last Four Digits of your Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

## DISTRIBUTION INSTRUCTIONS

Indicate below the existing MoA Funds IRA you wish to convert to an MoA Funds Roth IRA:

Account Number: \_\_\_\_\_

Type of Account:     Traditional / Rollover IRA     SEP IRA     SIMPLE IRA (after the required two-year holding period)

Amount:

- Distribute entire account balance across all funds, (or)
- Partial account conversion: \$ \_\_\_\_\_

Distribute From:

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 _____%
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 _____%

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**DISTRIBUTION INSTRUCTIONS Continued**

<b>Fund Names</b>	<b>TA#</b>	<b>Dollar Amount</b>	<b>Percentage</b>
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%

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**TAX WITHHOLDING ELECTION**

**A. Federal Withholding:** Federal income tax will be withheld at the rate of 10% from any distribution, subject to the IRS withholding rules, unless you elect a withholding rate of 0% below or have previously elected out of withholding. Tax will be withheld on the gross amount of the payment even though you may be receiving amounts that are not subject to withholding because they are excluded from gross income. This withholding procedure may result in excess withholding on the payments. If you elect to have no federal taxes withheld from your distribution, or if you do not have enough federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. You understand that your below election will remain in effect until such time as you make a different election with the Custodian.

- I elect federal income tax withholding of 0%, do not withhold federal income tax from my distributions.\*
- I elect federal income tax withholding of \_\_\_\_\_% must be a whole percent, you may elect any rate from 1% to 100%.\*

See the attached Form W-4R Withholding Certificate for Nonperiodic Payments which has the **Marginal Rate Tables** and “**Suggestion for determining withholding**” instructions. You may use these tables and instructions to help you select the appropriate withholding rate.

\*Generally, you can't elect less than 10% federal income tax withholding for payments to be delivered outside the United States and its possessions.

**B. State Withholding:** Your state of residence will determine your state income tax withholding requirements, if any. Those states with mandatory withholding may require state income tax to be withheld from payments if federal income taxes are withheld or may mandate a fixed amount regardless of your federal tax election. Voluntary states let individuals determine whether they want state taxes withheld. Some states have no income tax on retirement payments. Please consult with a tax advisor or your state's tax authority for additional information on your state requirements. If you are completing this form, your below election will remain in effect until such time as you make a different election in writing to the Custodian.

- I elect **NOT TO** have state income tax withheld from my retirement account distributions (only for residents of states that do not require mandatory state tax withholding).
- I elect **TO** have the following dollar amount or percentage withheld from my retirement account distribution for state income taxes (for residents of states that allow voluntary state tax withholding). \$ \_\_\_\_\_ or \_\_\_\_\_%

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**INSTRUCTIONS FOR INVESTING CONVERTED PROCEEDS**

- New Roth IRA - follow the investment instructions as provided on the attached application.
- Invest the proceeds as follows into my existing Roth IRA: Account Number: \_\_\_\_\_

<b>Fund Names</b>	<b>TA#</b>	<b>Dollar Amount</b>	<b>Percentage</b>
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 _____%

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**INSTRUCTIONS FOR INVESTING CONVERTED PROCEEDS Continued**

<b>Fund Names</b>	<b>TA#</b>	<b>Dollar Amount</b>	<b>Percentage</b>
MoA Retirement Income Fund	0500	\$ _____	or _____%
MoA Clear Passage 2020 Fund	0503	\$ _____	or _____%
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%

**PARTICIPANT AUTHORIZATION**

I authorize MoA Funds and the Custodian to make the above requested distribution from my traditional IRA and use the distribution proceeds to purchase a conversion contribution into a Roth IRA. I certify that no tax or legal advice has been given to me by the Custodian, MoA Funds, or any agent of either of them, and that all decisions regarding the elections made on this form are my own. The Custodian may conclusively rely on this certification and authorization without further investigation or inquiry. I expressly assume responsibility for any adverse consequences which may arise from the election and agree that the Custodian, MoA Funds, and their agents shall in no way be responsible, and shall be indemnified and held harmless, for any tax, legal or other consequences of the election made on this form. I understand this conversion is irrevocable.

**I have read and understand and agree to be legally bound by the terms of this form.**

**Participant's Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**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

**Substitute W-4R 2025 - Withholding Certificate for Nonperiodic Payments – For use with IRAs ONLY**

Where instructed to provide your withholding election on “line 2” use the space provided on the attached form under “Federal Income Withholding Election.”

**2025 Marginal Rate Tables**

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See below for more information on how to use this table.

Single or Married filing Separately		Married filing jointly or Qualifying surviving spouse		Head of household	
<i>Total income over—</i>	<b>Tax rate for every dollar more</b>	<i>Total income over—</i>	<b>Tax rate for every dollar more</b>	<i>Total income over—</i>	<b>Tax rate for every dollar more</b>
\$0	<b>0%</b>	\$0	<b>0%</b>	\$0	<b>0%</b>
15,000	<b>10%</b>	30,000	<b>10%</b>	22,500	<b>10%</b>
26,925	<b>12%</b>	53,850	<b>12%</b>	39,500	<b>12%</b>
63,475	<b>22%</b>	126,950	<b>22%</b>	87,350	<b>22%</b>
118,350	<b>24%</b>	236,700	<b>24%</b>	125,850	<b>24%</b>
212,300	<b>32%</b>	424,600	<b>32%</b>	219,800	<b>32%</b>
265,525	<b>35%</b>	531,050	<b>35%</b>	273,000	<b>35%</b>
641,350*	<b>37%</b>	781,600	<b>37%</b>	648,850	<b>37%</b>

\*If married filing separately, use \$390,800 instead for this 37% rate.

**General Instructions:** Section references are to the Internal Revenue Code.

**Future developments.** For the latest information about any future developments related to Form W-4R, such as legislation enacted after it was published, go to [www.irs.gov/FormW4R](http://www.irs.gov/FormW4R).

**Purpose of form.** Complete Form W-4R to have payers withhold the correct amount of federal income tax from your nonperiodic payment from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See below for the rules and options that are available for each type of payment.

**Caution:** If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. Your withholding choice (or an election not to have withholding on a nonperiodic payment) will generally apply to any future payment from the same plan or IRA. Submit a new Form W-4R if you want to change your election.

**Nonperiodic payments—10% withholding.** Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate on line 2. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld by entering “-0-” on line 2. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its territories.

**Note:** If you don’t give Form W-4R to your payer, you don’t provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can’t honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2025, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

**Payments to nonresident aliens and foreign estates.** Do not use Form W-4R. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

**Tax relief for victims of terrorist attacks.** If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter “-0-” on line 2. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

**Specific Instructions**

**Line 2 - More withholding.** If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

**Less withholding (nonperiodic payments only).** If permitted, you may enter a lower rate on line 2 (including “-0-”) if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter “-0-”.

**Suggestion for determining withholding.** Consider using the Marginal Rate Tables above to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2. (See Example 1 below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (See Example 2 below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

**Examples.** Assume the following facts for Examples 1 and 2. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

**Example 1.** You expect your total income to be \$65,000 without the payment. Step 1: Because your total income without the payment, \$65,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$85,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Because these two rates are the same, enter “22” on line 2.

**Example 2.** You expect your total income to be \$61,000 without the payment. Step 1: Because your total income without the payment, \$61,000, is greater than \$26,925 but less than \$63,475, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$81,000 is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. The two rates differ. \$2,475 of the \$20,000 payment is in the lower bracket (\$63,475 less your total income of \$61,000 without the payment), and \$17,525 is in the higher bracket (\$20,000 less the \$2,475 that is in the lower bracket). Multiply \$2,475 by 12% to get \$297. Multiply \$17,525 by 22% to get \$3,856. The sum of these two amounts is \$4,153. This is the estimated tax on your payment. This amount corresponds to 21% of the \$20,000 payment (\$4,153 divided by \$20,000). Enter “21” on line 2.