



## Thrivent Funds Inherited IRA/Roth IRA Funding Request

Use this form to request assets from another custodian/financial institution into your Thrivent Funds Inherited IRA/Roth IRA

### Section 1 - General Information

Name of IRA owner

Social Security number

Phone

Current account/contract number

Name of fund

Name of current custodian/financial institution

Address of current custodian/financial institution

City

State

ZIP code

Phone

### Section 2 - Original Owner/Plan Participant

Provide the information for the first decedent who was the original owner.

Name of deceased

Date of birth of deceased

Date of death

### Section 3 - Transaction Information

I am applying to move the (original or inherited) assets (select the applicable transaction):

From	To Inherited Traditional IRA	To Inherited Roth IRA
<b>Traditional, SEP, SARSEP, or SIMPLE IRA</b> (after two years)	<input type="checkbox"/> Transfer	
<b>Roth IRA</b> Original start date - _____		<input type="checkbox"/> Transfer
<b>403(b)</b>	<input type="checkbox"/> Direct Rollover	<input type="checkbox"/> Qualified Rollover Contribution (QRC)
<b>Qualified Retirement Plan (QRP)</b> (e.g. pension, Profit Sharing, 401(k), etc.) <b>and 457(b)</b>	<input type="checkbox"/> Direct Rollover	<input type="checkbox"/> QRC
<b>Roth 403(b)</b>		<input type="checkbox"/> Direct Rollover
<b>Roth Qualified Retirement Plan (Roth QRP)</b>		<input type="checkbox"/> Direct Rollover



#### Section 4 - Required Minimum Distribution (RMD) Prior to Money Movement

- ☐ Decedent died prior to Required Beginning Date (RBD) or RMD is not applicable.
- ☐ Distribute the decedent's full RMD amount before completing my request.
- ☐ The last RMD for the decedent has been taken from the funding fund/account or from another source.

#### Section 5 - Distribution Instructions to Current Custodian/Financial Institution

Redeem/Liquidate: ☐ entire value ☐ partial value - \$ \_\_\_\_\_ or \_\_\_\_\_ %  
Total estimated value - \$ \_\_\_\_\_

Redeem/Liquidate: ☐ immediately ☐ at maturity date - \_\_\_\_\_

- ☐ Distribute any decedent and beneficiary RMD that was not previously paid out prior to releasing the funds (if applicable).

#### Section 6 - Intended Destination of Dollars

Fund/Account Number	Mutual Fund Name	Amount or Percent (percentage total must equal 100)
		\$ or %
		\$ or %
		\$ or %
		\$ or %
		\$ or %

#### Section 7 - Notification for Federal and State Income Tax Withholding (for distributing company and/or ongoing distribution options)

Unless you specify otherwise by submitting state and/or federal withholding forms or select the box below, a portion of the taxable distribution will be withheld for federal income tax and state withholding will occur as required by your state of residence.

**If no box is checked, federal (10%) and possibly state income tax will be withheld.**

##### Federal Tax Withholding:

- ☐ Do not withhold federal income tax
- ☐ Other federal withholding (complete form W-4R and submit along with this form to Thrivent, search W-4R here: [www.irs.gov/forms-instructions](http://www.irs.gov/forms-instructions))
- ☐ Withhold federal income tax amount of 10%

##### State Tax Withholding:

- ☐ Do not withhold state income tax\*
- ☐ Withhold the applicable state income tax amount of \$ \_\_\_\_\_ or \_\_\_\_\_ %

**Residents of Connecticut** - submit the Form CT-W4P to indicate your withholding election with this form. If you do not submit Form CT-W4P with this form, Thrivent will use your most recently-submitted CT-W4P, if one is on file. If you do not submit Form CT-W4P with this form and you have not previously submitted Form CT-W4P, the maximum rate will be withheld.

\*If your state requires withholding, we will withhold at your state's minimum rate unless you indicate a higher rate.

**Section 8 - Employer Certification (complete if funds are coming from a 403(b) only)**

By signing below I certify that I am an authorized representative of the employer and I acknowledge that I understand the beneficiary is requesting a rollover/qualified rollover contribution of the (i) decedent's 403(b) assets or (ii) inherited 403(b) assets from the current custodian/financial institution to Thrivent Financial and verify that the beneficiary is entitled to complete a rollover/qualified rollover contribution under the terms of the 403(b) plan. In addition, any RMD amount indicated in Section 4 complies with the terms of the plan.

Name of employer

Name of authorized representative of employer

Title of authorized representative of employer

Signature of authorized representative of employer

Date signed

**X**

**Section 9 - Agreements and Signatures**

**Important** - Your current custodian/financial institution may require your signature to be guaranteed. Call them for requirements. Select the following if it applies:

- ☐ A signature guarantee is required by the current custodian/financial institution. Obtain a signature guarantee or complete the Registered Representative Attestation (form 26731) to have the Operations Center affix a Medallion signature guarantee (form 26731 not applicable to shares invested thru ThriventFunds.com).
- ☐ You know or strongly suspect that an ink original signature is required by the current custodian/financial institution. Print this form and complete the signature section.
- ☐ Client will provide company specific paperwork, in place of this transfer/direct rollover/conversion request form, to the current custodian/financial institution.

**Authorization to Release Information**

I authorize Thrivent Financial to request information by telephone or in writing regarding the status of this transaction or receive information necessary to ensure proper tax reporting. This authorization will expire and be considered invalid 30 days following the date the account/contract is terminated but not to exceed one (1) year from the date signed. I understand I have the right to receive a copy of this authorization and revoke this authorization at any time by submitting a written request to Thrivent Financial.

I irrevocably designate the funds distributed to be applied as indicated (direct rollover/transfer/qualified rollover contribution). I acknowledge that distributions made as RMD will result in the reporting of a taxable amount to the Internal Revenue Service and it cannot be reversed. Such taxable amount will be subject to income tax withholding unless you indicate otherwise.

Signature of owner/controller/guardian

Date signed

**X**

Title (if applicable)

Signature of owner/controller/guardian

Date signed

**X**

Title (if applicable)

Acceptance of Rollover/Transfer/Qualified Rollover Contribution by Thrivent Financial: Authorized signature of corporate employee

Medallion Signature Guarantee Seal or Notary Seal

*Jasmin D. Sterling*



---

## Section 10 - Instructions to Releasing Company

---

### Physical Checks:

- Make the check(s) payable to Thrivent Funds
- Include the Thrivent Funds account number and FBO information
- Send the check(s) to the address listed below
- Note: Certificates are not accepted

Thrivent Funds  
PO Box 219348  
Kansas City, MO 64121-9348

### Federal Wire:

State Street Corp.  
225 Franklin Street  
Boston, MA 02101  
ABA #011000028  
Account #4195-538-6

### Credit:

Thrivent Financial Investor Services Inc. as Agent for the  
benefit of Thrivent Mutual Funds

### Further Credit:

[Name of the Fund]  
[Shareholder Account Number]  
[Shareholder Registration/Name]



## Inherited IRA/Roth IRA Beneficiary Option Information

### Section 11 - Transaction Requested - Ongoing Distribution Options

**Inherited Asset Type** (select one):

- ☐ **1. First generation** - I am the beneficiary inheriting the following assets that the decedent owned. The decedent was the **original** owner of a traditional IRA, SEP, SARSEP, SIMPLE IRA, Roth IRA, 403(b), Qualified Retirement Plan (QRP), or 457(b).

Relationship to deceased: ☐ Spouse ☐ Non-Spouse ☐ Entity

- ☐ **2. Subsequent generation** - I am the beneficiary inheriting the following assets that the decedent owned. The decedent was the owner of an inherited traditional IRA, inherited SEP, inherited SARSEP, inherited SIMPLE IRA, inherited Roth IRA, inherited 403(b), inherited Qualified Retirement Plan (QRP), or inherited 457(b).

#### First Generation Beneficiary

Name \_\_\_\_\_

Date of birth	Date of death	Relationship to original owner <input type="checkbox"/> Spouse <input type="checkbox"/> Non-Spouse
---------------	---------------	---

Complete the fields below if you are a third generation beneficiary (or beyond). If the fields below are not provided and you are a third generation beneficiary (or beyond), your RMD payout may be inaccurate.

#### Most Recent Decedent

Name	Date of death
------	---------------

As a third generation beneficiary (or beyond), provide the fields below only if the relationship to the first generation beneficiary to the original owner was spouse.

#### Second Generation Beneficiary

Name	Date of birth
------	---------------

#### Funding Contract/Account Information

Prior year end value of current fund/account. Your portion - \$ \_\_\_\_\_





## Disclosures

---

### Transaction Information

---

**Transfer** - This transaction is not taxable. It will not be reported to the IRS.

**Direct Rollover** - This transaction is not taxable, but will be reported to the IRS.

**Qualified Rollover Contribution (QRC)** - This transaction will be taxable. Complete the tax withholding election in Section 7. It will be reported to the IRS.

---

### Required Minimum Distribution (RMD) Prior to Money Movement

---

Transfers - RMD does not have to be paid out prior to the money movements.

Rollover/QRC - RMD must be paid out prior to money movement.

RMD for original or inherited qualified plans, 403(b)s and IRAs cannot be satisfied from other plan types (e.g. IRA RMD can only be satisfied from an IRA, etc.). RMD can be satisfied from another inherited contract or fund/account only from the same decedent and for the same beneficiary of the same plan type.

RMD for the most recent decedent, if applicable, must be satisfied by 12/31 the year of death.

---

### First Generation - You are the beneficiary of the original assets.

Beneficiary's RMD for QRP/403(b)/457(b) death proceeds - If, after the year of death, the beneficiary of QRP/403(b)/457(b) death proceeds does a direct rollover to an inherited traditional IRA or a QRC to an inherited Roth IRA, the beneficiary's RMD must be paid out prior to movement of the funds. **If this applies to you, your RMD should be distributed to you in full prior to the movement of funds.**

Required Beginning Date (RBD) - The Required Beginning Date (RBD) is the date when the first minimum amount must be paid out. For traditional IRAs, RBD is April 1 of the year after the attainment of age as defined in the Internal Revenue Code section 401(a)(9). For 403(b) and Qualified Retirement Plans, RBD is April 1 of the year after the attainment of age as defined in the Internal Revenue Code section 401(a)(9) or, if later and if the plan provides, termination of employment. If you are unsure if the plan contains a delay to retirement provision, work directly with the employer.

---

### Intended Destination of Dollars

---

**Mutual Funds Deposit Notice** - The funds requested on this form will be applied based on the allocation instructions on this form. A mutual fund application must also be completed if transferring to open a new mutual fund account.

**For internal product-to-product transfers, rollovers, or qualified rollover contributions only** - Unless otherwise indicated herein, I intend the requested transfer(s) from the distributing contract or fund/account(s) to become effective only if and when:

- Thrivent Financial (including its subsidiaries and affiliates) has approved the application of the amount(s) requested to the receiving fund/account(s), as described above, or, if not, as I subsequently agree to accept; and
- With respect to any receiving fund/account(s) that I have applied for, as described above, Thrivent Financial (including its subsidiaries and affiliates) has approved the issuance of the receiving contract or fund/account(s), as applied for or, if not, as I subsequently agree to accept.

---

### Notification for Federal and State Income Tax Withholding (for distributing company and/or ongoing distribution options)

---

You are liable for federal and state income tax, where applicable, on the taxable portion of your distribution even if you elect no withholding. Except where prohibited by federal and/or state law, you can elect: 1) no withholding; 2) withholding at the minimum federal and state rates; or 3) withholding at a rate higher than the minimum rates. You may be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are not adequate. Check with your tax advisor to determine if withholding is necessary.

---

### Transaction Requested - Ongoing Distribution Options

---

#### Ongoing RMD Payment Election (receive an income)

The Required Beginning Date (RBD) is the date when the first minimum amount must be paid out (if applicable).

#### Existing Inherited Asset

The election you made when the transferor financial institution (five- or ten-year rule, or life expectancy) is irrevocable and must apply to the transferred inherited IRA assets at Thrivent Financial. Thrivent Financial is relying on you to continue your original election and will not be responsible for any adverse tax consequences that result from you changing your election.



### Funding Contract Information - Prior Value

The calculation of your RMD is based on many factors, including the prior December 31 account balance. The calculation is accurate only to the extent the prior December 31 account balance that was provided to Thrivent Funds is accurate. Thrivent Funds will not be responsible for an inaccurate calculation that results from providing inaccurate account balance information.

### For a Date of Death on or before 12/31/2019:

#### Ongoing RMD Payment Election (RMD payout)

- For traditional IRAs, RBD is April 1 of the year after the attainment of age as defined in the Internal Revenue Code section 401(a)(9).
- For 403(b) and Qualified Retirement Plans, RBD is April 1 of the year after the attainment of age as defined in the Internal Revenue Code section 401(a)(9) or, if later and if the plan provides, termination of employment. If you are unsure if the plan contains a delay to retirement provision, work directly with the employer.
- For Roth IRAs, RBD is not applicable.

#### Five Year Deferral

It is the shareholder's responsibility to monitor and deplete the funds by December 31 of the year containing the fifth anniversary of the original owner's death.

Only available if the original owner died prior to his/her Required Beginning Date (RBD). RBD can vary upon plan type. 403(b)s and other qualified plans may have a delay to retirement provision. RBD is not applicable to Roth IRAs.

---

#### First Generation

If original owner:

**Had a Roth IRA** - RMD rules apply as if the original owner died **prior to** RBD.

**Died prior to RBD** - The five-year deferral is available for all beneficiary types if death is prior to RBD.

- As **spouse**, you do not have an RMD requirement until the deceased spouse would have reached the year he/she would have turned the age as defined in the Internal Revenue Code section 401(a)(9).
- As **non-spouse**, RMD is based on your own life expectancy.
- As an **entity**, only the five-year deferral is an option.

**Died on/after RBD** -

- As either **spouse** or **non-spouse** beneficiary, RMD is based on **the longer of** your own life expectancy **or** the original owner's remaining life expectancy.
- As an **entity**, RMD is based on the original owner's remaining life expectancy.

---

#### Subsequent Generation

If the original owner **had a Roth IRA**, RMD rules apply as if the original owner **died prior to** RBD. If the first generation beneficiary chose the five year deferral, subsequent generations can only defer for the remaining period of the five year deferral.

When the first generation beneficiary was the original owner's spouse:

- If the first generation beneficiary was the original owner's spouse and the original owner died **prior to** the original owner's RBD, RMD for the second/subsequent generation beneficiary is based on the remaining life expectancy of the first generation beneficiary; however, if the first generation beneficiary also died **prior to** the year in which the original owner would have turned the age as defined in the Internal Revenue Code section 401(a)(9), RMD for the second/subsequent generation beneficiary is based on the remaining life expectancy of the second generation beneficiary.
- If the first generation beneficiary was the original owner's spouse and the original owner died **on/after** the original owner's RBD, RMD for the second/subsequent generation is based on the longer of the remaining life expectancy of (i) the first generation beneficiary or (ii) the original owner's life expectancy.

When the first generation beneficiary was not the original owner's spouse:

- If the first generation beneficiary was not the original owner's spouse and the original owner died **prior to** the original owner's RBD, RMD for the second/subsequent generation beneficiary is based on the remaining life expectancy of the first generation beneficiary.
- If the first generation beneficiary was not the original owner's spouse and the original owner died **on/after** the original owner's RBD, RMD for the second/subsequent generation is based on the longer of the remaining life expectancy of (i) the first generation beneficiary or (ii) the original owner's life expectancy.





---

**For a Date of Death on or after 1/1/2020:**

- For traditional IRAs, 403(b), Qualified Retirement Plans, and Roth IRAs, an annual required minimum distribution (RMD) is required. You may elect a one-time or periodic distribution (systematic withdrawal) equal to or greater than the RMD amount. All assets in the account must be paid out by the end of the 10th year following the date of death of the deceased account owner unless the IRA owner is an eligible designated beneficiary (EDB). An EDB is any of the following, relative to the deceased account owner and as of the date of the deceased account owner's death: spouse, minor child, disabled, chronically ill and any other beneficiary who is less than 10 years younger than the deceased account owner as of the date of death.
- An EDB who is a minor child as of the date of the deceased account owner's death will no longer be an EDB once the minor child beneficiary reaches the age of majority, and will be subject to the 10-year time period in which to deplete the IRA account assets. The 10-year time period begins on the date the minor child beneficiary reaches the age of majority.