

Internal Conversion to Roth IRA Election Form

Owner's Name	Contract Number
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ELECTION TO CONVERT TO A ROTH IRA

Convert my existing traditional IRA (or other eligible qualified plan) contract number listed above to a Roth IRA.

This transaction is a taxable event.

You will pay taxes on any pre-tax and deducted contributions as well as any earnings or gains in your traditional IRA (or other eligible qualified plan). The taxable amount of your conversion must be included as part of your ordinary income. If you convert in 2010 you can include the full taxable amount in your income for the 2010 tax year or you can split the taxable amount evenly in your income for the 2011 and 2012 tax years.

INCOME TAX WITHHOLDING

Federal tax law states that the converted amounts are subject to 10% income tax withholding for IRAs and 20% withholding for all other eligible qualified plans, although you may elect to have it withheld at a different percentage rate, a specific dollar amount or elect no withholding. Unless you request otherwise on the form below, Western & Southern Life will be required to withhold 10% or 20% federal income tax depending on your qualified plan. If you are a resident of CA, IA, KS, MA, ME, NE, NC, OK, OR, VA, VT or Puerto Rico and withhold federal tax, Western & Southern Life must also withhold state tax at the state's standard rate unless you indicate otherwise. State withholding does not apply in AK, FL, ND, NH, NV, SD, TN, TX, WA and WY. If you choose not to withhold federal tax, Western & Southern Life will also not withhold any state income tax unless you indicate otherwise.

Even if you elect not to have income tax withheld, you are still liable for the payment of income taxes on your taxable distributions. You may also be subject to tax penalties if your payments of estimated tax and withholding, if any, are inadequate. You direct Western & Southern Life:

NOT withhold federal income tax (or state income tax, if applicable)

Withhold income tax as follows:

Federal	<input type="checkbox"/> standard rate	<input type="checkbox"/> _____% rate	<input type="checkbox"/> \$ _____
State	<input type="checkbox"/> standard rate, if applicable	<input type="checkbox"/> _____% rate	<input type="checkbox"/> \$ _____

CERTIFICATION

I understand that Western & Southern Life does not provide tax or legal advice. I certify that I am responsible for all tax consequences resulting from my election and hold Western & Southern Life harmless from any liability that may arise from my election. I acknowledge that I should consult an attorney or tax advisor regarding this conversion.

I certify that I am not subject to backup withholding tax.

Signature of Owner	Date
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