

Use this form to convert a Capital Bank and Trust Company (CB&T) non-Roth IRA (traditional, SIMPLE\* or SEP/SARSEP) to a CB&T Roth IRA or Roth SIMPLE IRA.\* This form may also be used for SIMPLE IRA in-plan Roth conversions.

- If you are requesting a conversion to a Roth SIMPLE IRA, verify the plan offers Roth contributions prior to completing this form.
- A traditional or SEP/SARSEP IRA can only be converted to a Roth SIMPLE IRA after two years following the date of the first contribution to your pre-tax or Roth SIMPLE IRA.
- A pre-tax SIMPLE IRA can only be converted to a Roth IRA after two years following the date of the first SIMPLE IRA contribution. A pre-tax SIMPLE IRA can be converted to a Roth SIMPLE IRA at any time.

\*Unless otherwise indicated, any reference to a SIMPLE IRA or Roth SIMPLE IRA includes SIMPLE IRA Plus.

## 1 Account information

Existing CB&T non-Roth IRA account number or plan ID

First name of account owner MI Last

Address City State ZIP

Email address\* ( ) Daytime phone

**Citizenship:**  U.S. citizen  U.S. resident alien  Nonresident alien (Submit an IRS Form W-8BEN.)

\*Your privacy is important to us. For information on our privacy policies, visit [www.capitalgroup.com](http://www.capitalgroup.com).

## 2 Conversion instructions

**Note:** Conversions will remain within the same funds and share class unless otherwise indicated. If you are converting to a SIMPLE IRA Plus plan, the conversion will be invested in the plan's share class.

**A. Complete 1 or 2 below to identify how the existing assets will be converted.**

- Account statement includes an account number: (If your statement includes a plan ID, complete 2.)
  - Convert 100% of my existing CB&T non-Roth IRA or pre-tax SIMPLE IRA.
  - Convert a portion of my existing CB&T non-Roth IRA or pre-tax SIMPLE IRA. (For fund names and numbers, review your statement or access your account at [www.capitalgroup.com](http://www.capitalgroup.com).)

Fund name	Amount
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

**2. Account statement includes a plan ID that begins with 754 (SIMPLE IRA Plus) or 2:**

- Convert 100% of my existing CB&T non-Roth IRA or pre-tax SIMPLE IRA.
- Convert a portion of my existing CB&T non-Roth IRA or pre-tax SIMPLE IRA.

\$ \_\_\_\_\_ The conversion will be processed proportionally from all funds in pre-tax contribution types.  
Amount

## 2 Conversion instructions (continued)

### B. Traditional (non-Roth) IRA automatic investments — if applicable

If the converting account is a CB&T traditional IRA with an active automatic investment plan, provide instructions below:

1.  Keep the automatic investment plan on the existing CB&T traditional IRA.
2.  Remove the automatic investment plan from the existing CB&T traditional IRA.
3.  Move the automatic investment plan to the receiving CB&T Roth IRA. (The automatic investment plan will be removed from the existing CB&T traditional IRA.)

**Notes:** • Your election will apply to any and all funds with automatic investments. If you do not make a selection above, you elect to keep the automatic investment plan on the existing CB&T traditional IRA.

- To establish a new automatic investment plan on the receiving CB&T Roth IRA, access your account at [www.capitalgroup.com](http://www.capitalgroup.com) or submit the *Automatic Investment Plan Request*.

### C. Receiving CB&T account type. Select one:

1.  Roth IRA
  - a.  Existing Roth IRA account number: \_\_\_\_\_
  - OR**
  - b.  New Roth IRA. Attach a completed *Traditional/Roth IRA Application* (or *F-2 Share Account Application* and *Traditional, Roth, SEP* or *SARSEP IRA F-2 Share Class Supplement*, if applicable).
2.  Roth SIMPLE IRA
  - a.  Existing Roth SIMPLE IRA account number or plan ID: \_\_\_\_\_
  - OR**
  - b.  New Roth SIMPLE IRA. Attach a completed *SIMPLE IRA Application* (or *F-2 Share Account Application* and *SIMPLE IRA F-2 Share Class Supplement*, if applicable).
3.  Roth SIMPLE IRA Plus    Plan ID: \_\_\_\_\_

**Note:** If you are participating in the plan for the first time, complete a *SIMPLE IRA Plus Enrollment/Change* form and return it to your employer. The receiving account must be established prior to submitting this form.

### D. Make your federal and state income tax withholding election:

**Notes:** • The total conversion amount will be taxable unless you have already paid taxes on some of this amount. Consult your tax advisor if you have questions.

- If you are under age 59½ and you withhold taxes, you may be subject to an early withdrawal penalty on the amount withheld.

#### 1. Federal income tax withholding

Federal law requires us to withhold income tax equal to 10% of the distribution **unless** you elect otherwise using the check boxes below. **Taxes are withheld from the total amount requested.** Refer to IRS Form W-4R for additional information. Insufficient withholding or underpayment of estimated taxes may result in IRS penalties.

- DO NOT** withhold federal taxes. Your U.S. residence address is required to honor this request (**no P.O. boxes**).

\_\_\_\_\_  
Residence address (physical address required — **no P.O. boxes**)

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
ZIP

- Withhold federal taxes from the total conversion amount at the rate of \_\_\_\_\_% (Whole % only).\* If you are withholding less than 10%, you must enter a U.S. residence address above (**no P.O. boxes**).

**Note:** If you are a nonresident alien (NRA), 30% NRA withholding may apply to the distribution.

\*Rates that include decimals will be rounded to the nearest whole number.

**Continued on next page**

## 2 Conversion instructions

(continued)

### 2. State income tax withholding

If your state requires withholding or if the amount you enter below is less than the minimum for your state, CB&T will withhold at least the minimum state tax. CB&T does not withhold taxes for all states.

DO NOT withhold     Withhold \_\_\_\_\_%    OR    \$ \_\_\_\_\_

**Note:** To review the impacts of withholding for your state of residence, visit [www.capitalgroup.com/statetax](http://www.capitalgroup.com/statetax) or speak with your tax advisor.

## 3 Required minimum distribution (RMD) — if applicable

This section applies if you are age 73 or older this year.

### Notes:

- RMDs cannot be converted to a Roth account. You must take the total aggregated RMD for **all** your traditional IRAs (including SIMPLE and SEP/SARSEP IRAs) prior to the conversion.
- If you have an automatic distribution plan for CB&T IRA RMD payments, and need to stop any remaining payments for the current year, call us at **(800) 421-4225**.

### Select one:

The total RMD for **all** my IRAs has been satisfied. **Proceed to Section 4.**

### OR

I would like to withdraw the remaining amount of my total IRA RMD from the account specified in Section 1.

**A. Total gross (pre-withholding) RMD amount:** \$ \_\_\_\_\_ — **required**

### Notes:

- The distribution will be taken proportionately from each fund in the account.
- A check will be sent to the mailing address listed in Section 1.
- If you need help calculating RMDs for your American Funds account(s), call us at **(800) 421-4225**.

### B. Federal income tax withholding

Federal law requires us to withhold income tax equal to 10% of the gross RMD amount **unless** you elect otherwise using the check boxes below. Refer to IRS Form W-4R for additional information. Insufficient withholding or underpayment of estimated taxes may result in IRS penalties. If you are a nonresident alien (NRA), 30% NRA withholding may apply to the distribution.

**DO NOT** withhold federal taxes. Your U.S. residence address is required to honor this request (**no P.O. boxes**).

\_\_\_\_\_  
Residence address (physical address required — **no P.O. boxes**)

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
ZIP

Withhold federal taxes from the total distribution at the rate of \_\_\_\_\_% (Whole % only).<sup>\*</sup> If you are withholding less than 10%, you must enter a U.S. residence address above (**no P.O. boxes**).

<sup>\*</sup>Rates that include decimals will be rounded to the nearest whole number.

### C. State income tax withholding

If your state requires withholding or if the amount you enter below is less than the minimum for your state, CB&T will withhold at least the minimum state tax. CB&T does not withhold taxes for all states.

DO NOT withhold     Withhold \_\_\_\_\_%    OR    \$ \_\_\_\_\_

**Note:** To review the impacts of withholding for your state of residence, visit [www.capitalgroup.com/statetax](http://www.capitalgroup.com/statetax) or speak with your tax advisor.

## 4 Authorization for conversion

I direct Capital Bank and Trust Company (CB&T) to make distributions from my account in the manner I have indicated. I authorize the conversion contribution to my Roth IRA or Roth SIMPLE IRA with CB&T. I understand that the amount distributed from my traditional, SIMPLE or SEP/SARSEP IRA (excluding any nondeductible contributions) shall be taxable as income to me. I have reviewed IRS Form W-4R and assume sole responsibility for the tax consequences of the withholding election.

In consideration of CB&T acting on such instructions and processing such transactions, or should I not be entitled to all or any part of the payments for which I have applied, I agree to hold harmless and indemnify CB&T; any of its affiliates or mutual funds managed by such affiliates; and each of their respective directors; trustees; officers; employees; and agents from any losses, expenses, costs or liability (including attorney fees) that may be incurred as a result of CB&T acting on such instructions.

If this document is signed electronically, I consent to be legally bound by this document and subsequent terms governing it. The electronic copy of this document should be considered equivalent to a printed form in that it is the true, complete, valid, authentic and enforceable record of the document, admissible in judicial or administrative proceedings. I agree not to contest the admissibility or enforceability of the electronically stored copy of this document. A copy of this document will be made available to me as required.

**X**

Signature of account owner

Date      /      /       
(mm/dd/yyyy)

**This document may not be signed using Adobe Acrobat Reader's "fill and sign" feature.**

If mailing, choose the service center for your state. Mail the form to the Indiana Service Center if you live outside the U.S.



**American Funds Service Company**

P.O. Box 6164  
Indianapolis, IN 46206-6164

**Overnight mail address**

12711 N. Meridian St.  
Carmel, IN 46032-9181



**American Funds Service Company**

P.O. Box 2560  
Norfolk, VA 23501-2560

**Overnight mail address**

5300 Robin Hood Rd.  
Norfolk, VA 23513-2430

**Investor upload** [www.capitalgroup.com/submit](http://www.capitalgroup.com/submit)

**Financial professional upload** [www.capitalgroup.com/upload](http://www.capitalgroup.com/upload)

**Fax** (888) 421-4371

**For more information, contact your financial professional, visit [www.capitalgroup.com](http://www.capitalgroup.com) or call us at (800) 421-4225.**

1a First name and middle initial Last name 1b Social security number

Address

City or town, state, and ZIP code

Your withholding rate is determined by the type of payment you will receive.

- For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% on line 2. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories.
- For an eligible rollover distribution, the default withholding rate is 20%. You can choose a rate greater than 20% by entering the rate on line 2. You may not choose a rate less than 20%.

See page 2 for more information.

2 Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the instructions on page 2 and the Marginal Rate Tables below for additional information. Enter the rate as a whole number (no decimals)	2		%
--	---	--	---

<b>Sign Here</b>		
	<b>Your signature</b> (This form is not valid unless you sign it.)	<b>Date</b>

**General Instructions**

Section references are to the Internal Revenue Code unless otherwise noted.

**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 or eligible rollover distribution from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See page 2 for the rules and options that are available for each type of payment. Don't use Form W-4R for periodic

payments (payments made in installments at regular intervals over a period of more than 1 year) from these plans or arrangements. Instead, use Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

**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.

**2026 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 page 2 for more information on how to use this table.

Single or Married filing separately		Married filing jointly or Qualifying surviving spouse		Head of household	
Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
16,100	10%	32,200	10%	24,150	10%
28,500	12%	57,000	12%	41,850	12%
66,500	22%	133,000	22%	91,600	22%
121,800	24%	243,600	24%	129,850	24%
217,875	32%	435,750	32%	225,900	32%
272,325	35%	544,650	35%	280,350	35%
656,700*	37%	800,900	37%	664,750	37%

\* If married filing separately, use \$400,450 instead for this 37% rate.

## General Instructions *(continued)*

**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 2026, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

**Eligible rollover distributions—20% withholding.** Distributions you receive from qualified retirement plans (for example, 401(k) plans and section 457(b) plans maintained by a governmental employer) or tax-sheltered annuities that are eligible to be rolled over to an IRA or qualified plan are subject to a 20% default rate of withholding on the taxable amount of the distribution. You can’t choose withholding at a rate of less than 20% (including “-0-”). Note that the default rate of withholding may be too low for your tax situation. You may choose to enter a rate higher than 20% on line 2. Don’t give Form W-4R to your payer unless you want more than 20% withheld.

Note that the following payments are **not** eligible rollover distributions for purposes of these withholding rules:

- Qualifying “hardship” distributions;
- Distributions required by federal law, such as required minimum distributions;
- Distributions from a pension-linked emergency savings account;
- Eligible distributions to a domestic abuse victim;
- Qualified disaster recovery distributions;
- Qualified birth or adoption distributions;
- Qualified long-term care distributions; and
- Emergency personal expense distributions.

See Pub. 505 for details. See also *Nonperiodic payments—10% withholding* above.

**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 1b

For an estate, enter the estate’s employer identification number (EIN) in the area reserved for “Social security number.”

### 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 on page 1 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 \$70,000 without the payment. Step 1: Because your total income without the payment, \$70,000, is greater than \$66,500 but less than \$121,800, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$90,000, is greater than \$66,500 but less than \$121,800, 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 \$60,000 without the payment. Step 1: Because your total income without the payment, \$60,000, is greater than \$28,500 but less than \$66,500, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$80,000, is greater than \$66,500 but less than \$121,800, the

corresponding rate is 22%. The two rates differ. \$6,500 of the \$20,000 payment is in the lower bracket (\$66,500 less your total income of \$60,000 without the payment), and \$13,500 is in the higher bracket (\$20,000 less the \$6,500 that is in the lower bracket). Multiply \$6,500 by 12% to get \$780. Multiply \$13,500 by 22% to get \$2,970. The sum of these two amounts is \$3,750. This is the estimated tax on your payment. This amount corresponds to 19% of the \$20,000 payment (\$3,750 divided by \$20,000). Enter "19" on line 2.

---

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request additional federal income tax withholding from your nonperiodic payment(s) or eligible rollover distribution(s); (b) choose not to have federal income tax withheld from your nonperiodic payment(s), when permitted; or (c) change a previous Form W-4R (or a previous Form W-4P that you completed with respect to your nonperiodic payments or eligible rollover distributions). To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s).

Failure to provide a properly completed form will result in your payment(s) being subject to the default rate; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.