

Putnam IRA

TRADITIONAL | ROTH

How to get started.

Work with your financial representative to:

1. Choose the type of IRA that's right for you
2. Fill out the appropriate forms
3. Review and select your investment options
4. Send the completed forms to Putnam

If you are	Use these forms
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Enclosing a check to open a new:

Putnam Traditional IRA or Roth IRAA

Moving assets from an IRA with another financial institution or your employer-sponsored retirement plan to:

A new Putnam Traditional IRA or Roth IRAA, B

An existing Putnam Traditional IRA or Roth IRAB

Converting an IRA with Putnam to:

A new Putnam Roth IRAA, C

An existing Putnam Roth IRAC

Questions?

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If you have any questions or need assistance, call 1-800-225-1581 or visit www.putnam.com.

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Traditional or Roth IRA adoption agreement **A**

Return by standard delivery:
Putnam Investments
PO Box 219697
Kansas City, MO 64121-9697

Return by overnight delivery:
Putnam Investments
801 Pennsylvania Ave
Suite 219697
Kansas City, MO 64105-1307

For more information:
Putnam Investments
1-800-225-1581
www.putnam.com

Please make checks payable to:
Putnam Fiduciary Trust
Company, LLC



Use this form to open a new Putnam Traditional IRA or Putnam Roth IRA.

Please return all pages. **The full legal name, Social Security number, date of birth, and residential address are required for the account owner.**

You must provide a phone number or e-mail address if you wish to access your account on-line.

If you wish to designate a beneficiary, Putnam Fiduciary Trust Company, LLC (PFTC) requires the full name, tax identification number, and date of birth for each beneficiary. PFTC will not accept beneficiary designations from a parent/guardian on the minor's behalf. If the designated beneficiaries are not accepted by PFTC the provisions of the IRA plan disclosure statement will be in effect.

All references herein to the singular (i.e., "I" or "my") include the plural as applicable. The account owner and **all owners of the bank account** provided in Section 6 (if applicable), must provide their authorization in Section 8.

Section 1 Plan type

Select the account type you want to establish. Please complete a separate Traditional or Roth IRA adoption agreement to establish additional plan types.

Traditional IRA

Roth IRA

Traditional IRA for a minor

Roth IRA for a minor

Section 2 Account information

Name of account owner

First MI Last Suffix Social Security number Date of birth (mm/dd/yyyy)

Name of parent/guardian (required only if you are opening an IRA for a minor)

First MI Last Suffix Social Security number Date of birth (mm/dd/yyyy)

Contact phone number

E-mail address

Note: Providing a phone number or e-mail address above will replace the current contact information on file with Putnam (if applicable). If you are enrolled in electronic delivery, all notifications will be sent to the e-mail address listed above.

Residential street address of account owner (cannot be a P.O. Box or c/o address) City State ZIP code

Mailing address for account (if different from residential address) City State ZIP code

Section 5 Designate your beneficiary(ies)

Complete Sections 5A and 5B to designate primary and contingent beneficiaries respectively for assets payable upon your death. To update beneficiaries on existing accounts, please use the IRA/403(b) Designation of beneficiary form.

For each beneficiary, Putnam Fiduciary Trust Company, LLC (PFTC) requires the full name, tax identification number, and date of birth. If you name multiple primary or contingent beneficiaries, please specify the percentage each is to receive. If no percentage is specified, your account will be divided among your surviving primary beneficiaries in substantially equal amounts. If no primary beneficiaries survive you, your account will be divided among your surviving contingent beneficiaries. If none of your designated beneficiaries survive you, your account will be distributed according to the provisions of the IRA plan and disclosure statement.

Important:

- PFTC does not accept customized beneficiary designations (for example, designations which involve multiple contingencies within a primary or contingent beneficiary category) or “per stirpes” designations. All beneficiaries must be designated as either primary or contingent and must include all identifying information referenced above. PFTC generally cannot accept beneficiary designations from attorneys-in-fact, conservators, or guardians. PFTC will not accept beneficiary designations from a parent/guardian on the minor’s behalf. If the designated beneficiaries are not accepted by PFTC the provisions of the IRA plan disclosure statement will be in effect.
- Do not list both primary and contingent beneficiary designations on the same page.** If you wish to designate more than four primary beneficiaries and/or more than four contingent beneficiaries, you must include a separate sheet of paper with the additional designation. The separate sheet of paper must be signed, dated, indicate whether the designation is for a **primary** or **contingent** beneficiary, and include all required beneficiary information (full name, Social Security/Tax ID number, date of birth/date of trust, and allocated percentage).

Section 5A - Primary beneficiary(ies): Percentages for **primary** beneficiaries **must equal 100%.**

Name of individual (First, MI, Last, Suffix)/Full name of entity/trust (required)	Relationship	Percentage
	Spouse Other Entity/Trust	%
Social Security/Tax ID number (required)	Date of birth (mm/dd/yyyy; required for an individual)	Date of trust (mm/dd/yyyy; required for a trust)
Residential address (street, city, state, ZIP code)		

Name of individual (First, MI, Last, Suffix)/Full name of entity/trust (required)	Relationship	Percentage
	Spouse Other Entity/Trust	%
Social Security/Tax ID number (required)	Date of birth (mm/dd/yyyy; required for an individual)	Date of trust (mm/dd/yyyy; required for a trust)
Residential address (street, city, state, ZIP code)		

Name of individual (First, MI, Last, Suffix)/Full name of entity/trust (required)	Relationship	Percentage
	Spouse Other Entity/Trust	%
Social Security/Tax ID number (required)	Date of birth (mm/dd/yyyy; required for an individual)	Date of trust (mm/dd/yyyy; required for a trust)
Residential address (street, city, state, ZIP code)		

Name of individual (First, MI, Last, Suffix)/Full name of entity/trust (required)	Relationship	Percentage
	Spouse Other Entity/Trust	%
Social Security/Tax ID number (required)	Date of birth (mm/dd/yyyy; required for an individual)	Date of trust (mm/dd/yyyy; required for a trust)
Residential address (street, city, state, ZIP code)		

Total primary allocations must equal 100%

100.00%

Section 5 Designate your beneficiary(ies) (continued)

Section 5B - Contingent beneficiary(ies): Percentages for contingent beneficiaries must equal 100%.

Name of individual (First, MI, Last, Suffix)/Full name of entity/trust (required)	Relationship			Percentage
	Spouse	Other	Entity/Trust	
Social Security/Tax ID number (required)	Date of birth (mm/dd/yyyy; required for an individual)	Date of trust (mm/dd/yyyy; required for a trust)		%
Residential address (street, city, state, ZIP code)				

Name of individual (First, MI, Last, Suffix)/Full name of entity/trust (required)	Relationship			Percentage
	Spouse	Other	Entity/Trust	
Social Security/Tax ID number (required)	Date of birth (mm/dd/yyyy; required for an individual)	Date of trust (mm/dd/yyyy; required for a trust)		%
Residential address (street, city, state, ZIP code)				

Name of individual (First, MI, Last, Suffix)/Full name of entity/trust (required)	Relationship			Percentage
	Spouse	Other	Entity/Trust	
Social Security/Tax ID number (required)	Date of birth (mm/dd/yyyy; required for an individual)	Date of trust (mm/dd/yyyy; required for a trust)		%
Residential address (street, city, state, ZIP code)				

Name of individual (First, MI, Last, Suffix)/Full name of entity/trust (required)	Relationship			Percentage
	Spouse	Other	Entity/Trust	
Social Security/Tax ID number (required)	Date of birth (mm/dd/yyyy; required for an individual)	Date of trust (mm/dd/yyyy; required for a trust)		%
Residential address (street, city, state, ZIP code)				

Total contingent allocations must equal 100%

100.00%

Section 5C - Signature of IRA owner's spouse (if applicable)

If you are married to the IRA owner and they have designated a beneficiary(ies) other than you, please consult your financial representative about the state law and tax law implications of this beneficiary designation, including the need for your consent. By signing below you indicate that you are the spouse of the individual named in Section 2 and that you consent to the designated beneficiary(ies). PFTC is not responsible for determining whether an account owner is married and is a resident of a jurisdiction in which community property rules apply.

Signature of spouse

Current date (mm/dd/yyyy)

Print name of signer

Section 6 Select your account features (if applicable)

Section 6A - Bank account information (You must provide a voided check or deposit slip; please do not staple)

Note: Starter checks, brokerage checks, and checkwriting checks will not be accepted.

Please provide your bank information below to purchase shares by phone, web, or systematic investment plan. All individuals named on the bank account registration must authorize the use of the bank account to purchase shares by signing in Section 8. If you wish to add telephone redemption options via Federal bank wire and/or ACH to a bank within the United States, please complete Putnam's Add or change bank account information form with the applicable signature authentication stamp.

Attach a preprinted or web-generated voided check/deposit slip or a signed letter from the bank on bank letterhead below. Each of these documents must include: bank name, name(s) as registered on the bank account, routing number and account number.

Indicate the type of bank account you would like to use: Checking account Savings account

Please use my enclosed investment check to establish bank account options on my account in lieu of other acceptable documents named above.

Tape voided check/deposit slip here

Bank ABA routing number

Bank account number

Section 6B - Systematic investment plan

Complete this section to establish a new systematic investment plan using the bank account information provided above. Investments will be made into the same share class selected in Section 4 unless otherwise indicated (systematic investments will always be coded for the current contribution year). Putnam requests the draft from your bank account on the business day prior to the investment date.

Step 1: Investment frequency

Please indicate a start month, start year, frequency, and investment date for your systematic investment plan. If the investment date falls on a date which does not occur within a particular month (29th-31st), the investment will be made on the prior day, unless the day falls on a weekend or a holiday, then the investment will be made in the next business day.

- If no start month is indicated, distributions will begin in the next available month.
- If no start year is indicated, investments will begin in the current year. If there are no investment dates remaining for the current year, then the program will begin the following year.
- If no frequency is selected investments will take place monthly.
- If no investment date is selected, investments will take place on the 15th.
- Any investments designated for a date which has already occurred will not be processed until the next investment date indicated.

Start month

Start year

Frequency (check one)

Investment date

Monthly

Semiannually

1st

10th

20th

Quarterly

Annually

5th

15th

25th

Step 2: Investment allocation(s)

Please indicate the fund number, fund name, and dollar amount for each investment.

Fund number

Fund name

Dollar amount

\$

\$

\$

Section 6 Select your account features (if applicable)(continued)

Section 6C - Reduced sales charge

If you already own shares of another Putnam fund, or if you agree to invest a certain amount, you may be able to reduce the sales charge you pay. Shares that have not been assessed a sales charge will not count towards your Cumulative Discount or Letter of Intent. This includes commissionable shares of the Putnam Money Market Fund, the Putnam Government Money Market Fund, and the Ultra Short Duration Income Fund, as well as closed end funds and Putnam class Y shares.

Cumulative discount

To qualify for sales charge discounts on class A shares, list the account number(s) of other Putnam fund(s) that you or your family (spouse and/or children under age 21) own. Please contact Putnam for requirements related to linking external accounts invested in Putnam funds.

<i>Fund number</i>	<i>Account number</i>	<i>Fund number</i>	<i>Account number</i>
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Letter of intent

A letter of intent allows you to receive a reduced sales charge by committing to invest a minimum of \$50,000 with Putnam over a 13-month time frame as disclosed in the Statement of additional information.

- To receive a reduced sales charge through a new letter of intent, complete Putnam's Letter of intent to purchase form. The form must be included with this application or on file with Putnam prior to the investment to qualify for a reduced sales charge.
- To receive a reduced sales charge through an active letter of intent in your name, provide your existing fund and account number below:

<i>Fund number</i>	<i>Account number</i>
—	

Notes:

- The 13-month time frame will continue to elapse based on the original request for the letter of intent.
- If you do not have an active letter of intent, your investments will incur the applicable sales charge.

Section 7 Financial intermediary information

Please use this section to designate financial intermediary and financial representative information on your Putnam account. A financial intermediary is the broker-dealer, bank, or other financial institution through which you purchase shares of the Putnam Funds. The financial representative is the person associated with the financial intermediary who is assisting you with your investments. You may designate a financial intermediary at any time by returning a signed Financial intermediary change request to Putnam Investor Services. Franklin Distributors, LLC ("FD") will be designated as the default broker-dealer of record on your account(s) and will retain all applicable sales charges if any of the following apply:

- You do not designate a financial intermediary below.
- The financial intermediary you designate does not have a selling agreement with FD.

Please note that FD is not a full service broker-dealer and does not provide investment advice. As default broker-dealer, FD cannot assist you with financial planning or provide recommendations, services that are provided by a financial intermediary. If you wish to receive such services, you must designate a financial intermediary.

Note: Please refer to <https://www.finra.org> for assistance in locating the Central Registration Depository (CRD) number for the financial intermediary.

<i>Financial institution ID</i>	<i>Branch office ID</i>	<i>Financial representative ID</i>	<i>CRD number</i>
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Financial intermediary

Financial representative name(s) exactly as it appears on firm's registration

Financial representative's phone number

Branch office address

City

State

ZIP code

Section 8 Traditional or Roth IRA agreement

I do not authorize telephone redemptions. Accept only written instructions signed by me.

Unless I have checked the box above, Putnam Investor Services, Inc. is authorized to act upon redemption instructions received by telephone from me or any other person claiming to act as my representative who can provide Putnam with my account registration and address as it appears on Putnam's records. Redemption proceeds of up to \$250,000 will be sent to me at an address on record with Putnam for at least 15 days. Putnam will not be liable for unauthorized transactions if it employs reasonable procedures to confirm that instructions received by telephone are genuine. I agree to indemnify and hold harmless Putnam Investor Services, Inc. and any Putnam funds that may be involved in transactions authorized by telephone against any claim or loss in connection with any telephone transaction effected on my account.

I do not authorize the mailing of only one shareholder report, one prospectus, or one set of proxy materials if there are multiple accounts in a Putnam fund at my address. Send a separate copy for every account.

Unless I have checked the box above, Putnam Investor Services, Inc. is authorized to send only one shareholder report, one prospectus, or one set of proxy materials for **all** accounts in any Putnam fund at my address.

I acknowledge that Putnam's privacy policy is available for viewing and printing at <https://www.franklintempleton.com/help/privacy-policy>.

If I have completed the bank account information in Section 6, I authorize my bank/credit union to accept debit/credit entries initiated by Putnam Investor Services to my account and to debit/credit, as requested, the same to my account, without responsibility for correctness thereof or for the existence of any further authorization relating thereto. I hereby acknowledge that the initiation of an ACH transaction through Putnam is to purchase securities, and accordingly any transaction requested by me through the ACH system is irrevocable. I authorize Putnam to make a follow-up attempt in retrieving those monies which are denied due to insufficient funds (i.e. systematic purchase bounce). I agree to indemnify and hold harmless my bank/credit union, the Putnam funds, and Putnam Investor Services for any loss, liability, or expense incurred from acting on these instructions. I also agree to waive any right under the NACHA Rules to rescind any instruction for ACH transactions which have already occurred at the time of the attempt to rescind. This waiver of the rescission right applies to both ACH investments in and ACH redemptions from the Putnam Funds. This authorization may be terminated by me at any time by written notification to Putnam Investor Services, with reasonable time given to implement my request. Putnam Investor Services may amend or terminate this agreement at any time. You will be notified before any such changes go into effect. For bank account information (Section 6), Putnam does not assess a fee for federal bank wire and/or ACH transactions on your account(s). Some banks/credit unions may not offer ACH transactions or may charge a fee to conduct such transactions. Please check with your financial institution for information regarding eligibility, fees and applicable routing number(s) for federal bank wire and/or ACH transactions.

If applicable, the Parent/Guardian named in Section 2 represents that they are the parent or legal guardian of the property of the Owner/Minor indicated above. Notwithstanding any provision of the Adoption Agreement or Plan, PFTC may rely on instructions of the Parent/Guardian with respect to the administration, investment and distribution of the Account until the Owner/Minor reaches the age of majority in his or her State of residence. The Parent/Guardian agrees that they shall cease to have any authority or control with respect to the Account upon attainment of the age of majority by the Owner/Minor. Thereafter, the Owner/Minor shall be treated as the Owner for all purposes under the Adoption Agreement and Plan. Notwithstanding the foregoing, the Parent/Guardian agrees that PFTC shall have no responsibility or obligation to determine whether the Owner/Minor has attained the age of majority. Prior to executing any direction or request made by the Parent/Guardian or the Owner/Minor, PFTC may require the Parent/Guardian or the Owner/Minor to demonstrate in a manner satisfactory to PFTC whether the Owner/Minor has attained the age of majority. The Parent/Guardian hereby agrees to indemnify and hold harmless PFTC, Putnam Investor Services, and their respective affiliates, agents, directors, officers, and employees (collectively, "Putnam"), from and against any loss, damage, liability, claim, cost or expense, including legal fees, which Putnam incurs as a result of, or in connection with, any actual or attempted disaffirmance, voiding, reversal, unenforceability, cancellation or limitation of any purchase, exchange, transfer or redemption of assets held in the Account by reason of, or in connection with, the Owner/Minor's status as a minor or the Parent/Guardian's status as a person other than the Owner/Minor's parent or legal guardian. This agreement is binding on the Parent/Guardian and his or her executors, beneficiaries, heirs, administrators, legal representatives and assigns, and will inure to the benefit of Putnam and its successors and assigns. This agreement shall survive termination of the Adoption Agreement.

I hereby (I) adopt The Putnam Traditional IRA Plan or The Putnam Roth IRA Plan (the "Plans"), as indicated in Section 1 of this form, as an individual retirement account under Section 408(a) or 408A of the Internal Revenue Code of 1986, as amended; (II) acknowledge receipt of the Plan and Disclosure Statement; (III) have received and have read a current prospectus of any fund; (IV) appoint PFTC as Trustee; (V) acknowledge that the terms in this agreement mean the same as in the Plan; and (VI) agree that an annual maintenance fee of \$25 will automatically be deducted from the account in accordance with Putnam's annual maintenance fee policy for all accounts with a balance below \$50,000 on the day the fee is scheduled to be taken. I also acknowledge that Putnam's annual maintenance fee policy is subject to change. I also certify under the penalties of perjury that the taxpayer identification number (Social Security number) set forth in Section 2 is true, correct, and complete.

In accordance with federal law, the Putnam funds are required to obtain the name, residential or business address, Social Security or tax identification number, and date of birth for each registered owner in order to verify their identities. For certain entities such as trusts, estates, corporations, partnerships, or other organizations, additional documentation may be required (see the following terms and conditions or call Putnam at 1-800-225-1581). The funds are unable to accept new accounts if any required information is not provided. If the funds are unable to verify your identity, your account will be closed at the then-current NAV, which may be more or less than your original investment, and the proceeds will be sent to you, net of any applicable sales charges. With respect to any such distribution, I elect that no amount be withheld for federal income taxes due on the taxable part of any such distribution, and I acknowledge that I can incur penalties if my withholding or estimated tax payments for the year are not sufficient. I further understand that under federal tax law I will have 60 days from date of receipt by me to roll over such distribution to another IRA or eligible plan that will accept it. I will consult my professional tax advisor if I have any questions about the tax consequences of any such distribution.

Section 8 Traditional or Roth IRA agreement (continued)

By signing below, I certify under penalties of perjury that:

1. The number shown on this form is my correct taxpayer identification number
2. I am not subject to backup withholding because:
 - a. I am exempt from backup withholding or
 - b. I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends (cross out (b) if you have been notified by the IRS that you are currently subject to backup withholding), or
 - c. The IRS has notified me that I am no longer subject to backup withholding
3. I am a U.S. citizen or other U.S. person. For federal tax purposes, you are considered a U.S. person if you are:
 - a. An individual who is a U. S. citizen or a U.S. resident alien
 - b. An estate (other than a foreign estate), or
 - c. A domestic trust (as defined in Treasury Regulation 301.7701-7)
4. I am exempt from FATCA reporting

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

The information you provide may be shared with third parties for the purpose of verification subject to the terms of Putnam's privacy policy.

Signature of Putnam account owner (required)

Signature of owner/parent/guardian/authorized signer

Current date (mm/dd/yyyy)

Print name of signer

All individuals named on the bank account registration in Section 6 who did not already sign above as a Putnam account owner must sign below to authorize the use of the bank account to purchase shares. By signing below, each bank account owner authorizes purchases to be made from their bank account.

Signature of bank account owner(s) (required if different from the Putnam account owner)

Signature of bank account owner

Current date (mm/dd/yyyy)

Print name of signer

Signature of bank account owner

Current date (mm/dd/yyyy)

Print name of signer

Putnam Fund Guide

Use this guide as a reference to select your investment(s) on Putnam forms and applications. If you have any questions or if you want to receive a copy of a fund prospectus, which contains information about fees, expenses, and risks, please contact your financial advisor or call a Putnam customer service representative at 1-800-225-1581. Please read the prospectus carefully before you invest or send money.

Investment offerings will periodically change. Please view a current fund guide at <https://www.franklintempleton.com/forms-literature/download/PFGUD-FORM>

If you are transferring shares held in The Putnam funds to a new ownership registration with Putnam, you must select the same share class as the original account.

For new investments, if no share class is indicated, Class A shares will be purchased.

Important: Money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other governmental agency. Although the fund seeks to maintain a constant share price of \$1.00, it is possible to lose money by investing in this fund. Pursuant to Rule 2a-7 under the Investment Company Act of 1940, the Money Market Fund is limited to beneficial owners that are natural persons only; institutional accounts are not allowed.

PUTNAM FUND NAME	CLASS:	FUND NUMBER	
		A	C
Equity			
Core Equity Fund		0076	0476
Emerging Markets Equity Fund		0059	0459
Focused Equity Fund		0068	0468
Focused International Equity Fund		0044	0444
Global Health Care Fund		0013	0413
Global Technology Fund		0069	0469
International Equity Fund		0035	0435
International Small Cap Fund		0050	0450
International Value Fund		0051	0451
Large Cap Growth Fund		0048	0448
Large Cap Value Fund		0010	0410
Small Cap Value Fund		0053	0453
Sustainable Future Fund		0056	0456
Sustainable Leaders Fund		0031	0431
U.S. Research Fund		0049	0449
Fixed Income			
Core Bond Fund		0064	0464
Diversified Income Trust		0022	0422
Floating Rate Income Fund		0057	0457
Global Income Trust		0020	0420
High Yield Fund		0019	0419
Income Fund		0003	0403
Mortgage Opportunities Fund		0086	0486
Mortgage Securities Fund		0017	0417
Short Duration Bond Fund		0063	0463
Strategic Intermediate Municipal Income Fund		0039	0439
Ultra Short Duration Income Fund ¹		0078	0478
Money Funds			
Government Money Market Fund		0090	0490
Money Market Fund		0008	0408

¹ N Shares are available for the Putnam Ultra Short Duration Income Fund (fund number 1178).

PUTNAM FUND NAME	CLASS:	FUND NUMBER	
		A	C
Multi-Asset			
Convertible Securities Fund		0007	0407
Dynamic Asset Allocation Balanced Fund		0041	0441
Dynamic Asset Allocation Conservative Fund		0042	0442
Dynamic Asset Allocation Growth Fund		0043	0443
George Putnam Balanced Fund		0002	0402
Multi-Asset Income Fund		0091	0491
Retirement Advantage 2030 Fund		7003	7203
Retirement Advantage 2035 Fund		7004	7204
Retirement Advantage 2040 Fund		7005	7205
Retirement Advantage 2045 Fund		7006	7206
Retirement Advantage 2050 Fund		7007	7207
Retirement Advantage 2055 Fund		7008	7208
Retirement Advantage 2060 Fund		7009	7209
Retirement Advantage 2065 Fund		7010	7210
Retirement Advantage 2070 Fund		7011	7211
Retirement Advantage Maturity Fund		7000	7200
Retirement Advantage Plus 2030 Fund		0156	0556
Retirement Advantage Plus 2035 Fund		0157	0557
Retirement Advantage Plus 2040 Fund		0158	0558
Retirement Advantage Plus 2045 Fund		0159	0559
Retirement Advantage Plus 2050 Fund		0160	0560
Retirement Advantage Plus 2055 Fund		0161	0561
Retirement Advantage Plus 2060 Fund		0162	0562
Retirement Advantage Plus 2065 Fund		0163	0563
Retirement Advantage Plus 2070 Fund		0164	0564
Retirement Advantage Plus Maturity Fund		0151	0551

Asset transfer/direct rollover authorization **B**

Return by standard delivery:
Putnam Investments
PO Box 219697
Kansas City, MO 64121-9697

Return by overnight delivery:
Putnam Investments
801 Pennsylvania Ave
Suite 219697
Kansas City, MO 64105-1307

For more information:
Putnam Investments
1-800-225-1581
www.putnam.com

Please make checks payable to:
Putnam Fiduciary Trust
Company, LLC



Use this form to initiate an asset transfer or direct rollover of your current IRA or Qualified Retirement Plan to a Putnam IRA. You may also use this form to convert assets held at another institution to a Putnam Roth IRA. If you are establishing a new Putnam IRA, you must also attach the appropriate Putnam adoption agreement. Complete a separate Asset transfer/direct rollover authorization form for each plan you are transferring or directly rolling over.

Important:

- Consult your present trustee/custodian to determine if there are any fees associated with this request and to ensure that all requirements to release the funds are satisfied. Some firms may require the completion of their own form, may reject paperwork which is not original, or may require an authentication stamp to verify the signature(s) in the authorization section.
- Please Include a statement from your current trustee/custodian.
- To update your financial advisor designation you must complete the Financial intermediary change request form.
- To receive a reduced sales charge through a letter of intent as disclosed in the statement of additional information, complete Putnam's Letter of intent to purchase form. The form must be included with this request or on file with Putnam prior to the investment to qualify for a reduced sales charge.

Section 1 Account owner information

Name of account owner

First *MI* *Last* *Suffix* *Social Security number*

Contact phone number

Note: Providing a phone number above will replace the current contact information on file with Putnam (if applicable).

Section 2 Instructions for asset transfer/direct rollover

I have adopted the Putnam **Traditional IRA** **Roth IRA** **SEP IRA** **SIMPLE IRA** for which Putnam Fiduciary Trust Company, LLC (PFTC) serves as Trustee. If you are establishing a new IRA plan at Putnam, you must attach the appropriate IRA adoption agreement (Traditional or Roth IRA adoption agreement, SEP IRA account application, or SIMPLE IRA adoption agreement). Please send all related correspondence and any appropriate remittances to Putnam Investments, P.O. Box 219697, Kansas City, MO 64121-9697.

Notes:

- PFTC cannot accept an asset transfer or direct rollover of stock or other marketable securities held in your current plan. Please consult your financial representative to make other arrangements for these assets.
- You cannot move assets into/out of a SIMPLE IRA from/to another plan type within the first 2 years of the initial contribution to your SIMPLE IRA.

Section 2A - Present trustee/custodian account information

Please rollover/transfer the following for the account owner listed in Section 1. You **must** include a statement from your current trustee/custodian.

Please solicit for **100%** of the assets from the following account(s):

Present trustee/custodian account number(s)

Please solicit for **a portion** of the assets from the following account(s):

Present trustee/custodian account number(s)

Dollar amount

Percentage

\$

or

%

\$

or

%

Section 2B - Present trustee/custodian information

Name of present trustee/custodian

Contact phone number

Trustee/Custodian mailing address

City

State

ZIP code

Section 2 Instructions for asset transfer/direct rollover (continued)

Section 2C - To complete an asset transfer (make check payable to Putnam Fiduciary Trust Company, LLC)

Liquidate assets and transfer the proceeds by check.

Transfer assets "in kind" (if permitted by the plan and acceptable to PFTC; please check with your current trustee regarding money market assets). Selecting this option directs Putnam to transfer all assets from plan types designated for personal or company plans below.

Maturity date (mm/dd/yyyy)

Transfer assets upon maturity

Indicate the transfer transaction you wish to initiate from the options below:

Personal Plans

Transfer from:	Transfer to:
Traditional IRA	→ Putnam Traditional IRA
Traditional IRA	→ Putnam SEP IRA
Traditional IRA	→ Putnam SARSEP IRA
Traditional IRA	→ Putnam SIMPLE IRA
Rollover IRA	→ Putnam Rollover IRA
Roth IRA	→ Putnam Roth IRA
Roth IRA Conversion	→ Putnam Roth IRA Conversion

Company Plans

Transfer from:	Transfer to:
SEP IRA	→ Putnam SEP IRA
SEP IRA	→ Putnam Traditional IRA
SEP IRA	→ Putnam SIMPLE IRA
SARSEP IRA	→ Putnam SARSEP IRA
SARSEP IRA	→ Putnam Traditional IRA
SARSEP IRA	→ Putnam SIMPLE IRA
SIMPLE IRA	→ Putnam SIMPLE IRA
SIMPLE IRA	→ Putnam Traditional IRA
SIMPLE IRA	→ Putnam SEP IRA
SIMPLE IRA	→ Putnam SARSEP IRA

Important: If the account owner has reached their required beginning date (or will reach it on 04/01 of the following year), please provide the 12/31 prior year account balance of the transferred funds for calculation of the required minimum distribution (RMD) amount. If the 12/31 prior year account balance cannot be determined, Putnam will default to using the dollar amount of the check received. Putnam will increase the 12/31 balance of the account to calculate the additional RMD obligation for the current year. Any scheduled RMD payments which remain to be taken will reflect the increased calculation amount. If the account owner does not have an active systematic RMD program, or if there are no remaining distribution dates in the current year, they must contact Putnam to satisfy any applicable RMD payments. Please note that the 12/31 adjustment will not apply to Roth IRA/Roth Conversion IRA plans.

12/31 Prior year balance \$

Section 2D - To complete a direct rollover to a Putnam Rollover IRA, SIMPLE IRA, or Roth IRA (make check payable to Putnam Fiduciary Trust Company, LLC)

Liquidate assets from my company retirement plan and mail proceeds by check. Please verify if your employer/trustee requires their own form and/or authorization. Section 4B is **required** for 403(b) plans. **Indicate the rollover transaction from your qualified retirement plan you wish to initiate from the options below:**

Rollover from:	Rollover to:
Qualified Retirement Plan (401(a), 401(k), 403(b), Government 457, MPP, PRO)	→ Putnam Rollover IRA
Qualified Retirement Plan (401(a), 401(k), 403(b), Government 457, MPP, PRO)	→ Putnam SIMPLE IRA
Roth 401(k) or Roth 403(b)	→ Putnam Roth IRA

Section 3 Select your funds

Please use the Putnam Fund Guide (<https://www.franklintempleton.com/forms-literature/download/PFGUD-FORM>) to select your investment. Enter the fund number for the corresponding share class you wish to establish. For additional fund elections, attach a separate sheet of paper with the fund number, fund name, and dollar amount or percentage.

- For new investments made to Putnam: If no class of shares is indicated, class A shares will be purchased and any unallocated assets will be invested into Money Market A.
- For assets moved from an existing Putnam registration: Fund allocations will remain consistent with the originating Putnam account(s) unless otherwise indicated. In addition, the share class must remain consistent with the originating Putnam account(s).

<i>Fund number</i>	<i>Fund name</i>	<i>Dollar amount</i>	<i>Percentage</i>
		\$	or %
			100%

Section 4 Authorization

A signature guarantee or medallion guarantee may be required by your present trustee or custodian in order to complete your request. A signature guarantee or medallion guarantee is a stamped assurance by a financial institution that indicates a signature is valid and has the financial backing of the institution. The guaranteed stamp should not be dated. If a signature guarantee or medallion guarantee is dated, it is only valid for that date.

My signature below indicates that if I am designating an investment in a fund that I do not already own I have read the fund prospectus(es) and agree to the terms therein.

Section 4A - Owner authorization

Please consult with your present trustee or custodian if they require a signature guarantee / medallion guarantee stamp and if there are any forms or **fees** associated with transferring your funds.

Signature of account owner or authorized party

Print name of signer

Current date (mm/dd/yyyy)

PLACE SIGNATURE/MEDALLION GUARANTEE STAMP BELOW
THE GUARANTEE SHOULD NOT BE DATED



Section 4B - Employer authorization

Your employer may require their own form and/or authorization. Please contact your present trustee/custodian to verify additional requirements. Attach any required plan distribution form signed by your company plan sponsor or authorized signer. A signature guarantee / medallion guarantee and additional forms may be required.

Signature of plan sponsor or authorized signer

Print name of signer

Current date (mm/dd/yyyy)

PLACE SIGNATURE/MEDALLION GUARANTEE STAMP BELOW
THE GUARANTEE SHOULD NOT BE DATED



Signature authentication guidelines

Use this document as a reference to explain the different authentications that may be required to process a transaction. Please refer to the specific Putnam form to verify which type of authentication is required as not all signature authentication types are acceptable for all transactions. You may be able to obtain signature authentication from securities broker/dealers, commercial banks, federally chartered savings institutions, federally chartered credit unions, trust companies, state chartered savings institutions or credit unions. Check with your financial institution for availability.

All authentications must be original; photocopies or fax copies are not acceptable.

This document is for reference only. Please **do not stamp this form**.

Medallion Program Signature Guarantee

A Medallion Program signature guarantee is a form of signature guarantee that is a stamped assurance provided by a financial institution that guarantees that a signature is genuine, the signer is an appropriate person to sign and the signer has legal capacity to sign. The purpose of a signature guarantee is to protect transfer agents and shareholders against loss from fraudulent signatures on instructions in connection with securities transactions, which are defined as the sale, assignment, transfer or redemption of a security. A Medallion Program signature guarantee provides additional protection against fraud by using special security ink, a bar code that can be scanned to identify a stamp that has been reported lost or stolen, and a prefix code that discloses the maximum transaction value covered by the stamp (see chart below). The guarantee should **not** be dated.

Prefix Letter	Liability Limit per Transaction
Z	\$10,000,000
Y	\$5,000,000
X	\$2,000,000
A	\$1,000,000
B	\$750,000
C	\$500,000
D	\$250,000
E	\$100,000
F	\$100,000 (credit unions only)



The letter prefix of each identification number signifies the amount of the surety bond obtained by the guarantor. The amount of coverage associated with the corresponding prefix is detailed above.

Signature Guarantee

A signature guarantee is a stamped assurance provided by a financial institution that guarantees that a signature is genuine, the signer is an appropriate person to sign and the signer has legal capacity to sign. The purpose of the signature guarantee is to protect transfer agents and shareholders against loss from fraudulent signatures on instructions in connection with securities transactions, which are defined as the sale, assignment, transfer or redemption of a security.



Roth IRA conversion authorization for existing Putnam IRAs

Return by mail:

Putnam Investments
PO Box 219697
Kansas City, MO 64121-9697

Return by express delivery:

Putnam Investments
801 Pennsylvania Ave
Suite 219697
Kansas City, MO 64105-1307

For more information:

Putnam Investments
1-800-662-0019
www.putnam.com



Use this form to convert from an existing Putnam Traditional IRA, IRA Rollover, SIMPLE IRA, SEP IRA or SARSEP to a Putnam Roth IRA. A conversion from an IRA to a Roth IRA will trigger a taxable event that will be reported to the Internal Revenue Service. Consult your tax advisor if you have any questions.

If you are establishing a new Putnam Roth IRA, you must also attach a completed Putnam Traditional or Roth IRA adoption agreement. If you already maintain a contributory Putnam Roth IRA, you do not need to complete a new Traditional or Roth IRA adoption agreement; however, Roth IRA conversion accounts will be established.

If you wish to establish a new Putnam Traditional IRA with a contribution and then immediately convert that amount to a Roth IRA conversion account, please submit a *Consolidated IRA and Roth Conversion application*.

Section 1 Account owner information

Name of account owner

First MI Last Suffix Social Security number

Contact phone number

Note: Providing a phone number above will replace the current contact information on file with Putnam (if applicable).

Section 2 Convert from

Please indicate the dollar amount or percentage to convert from each applicable account. If both a dollar amount and percentage are provided, Putnam will default to converting by percentage.

Fund name	Fund number	Account number	Dollar amount	Percentage
		-	\$	or %
		-	\$	or %
		-	\$	or %
		-	\$	or %

Please stop the existing systematic investment on the account(s) listed above.

Section 3 Convert to

Indicate the fund(s) into which the amount(s) listed in Section 2 should be transferred upon conversion by selecting from the options below. If no option is selected Putnam will default to transferring the assets in kind. Please note that a **Roth IRA Adoption Agreement is required** if a Roth IRA or Roth Conversion registration does not already exist.

Please convert the indicated amount(s) from the IRA into the same fund(s) of the Roth Conversion (transfer in kind).

Please convert the indicated amount(s) from the IRA into the Roth Conversion based on the allocations below. The share class of the Roth Conversion must remain consistent with the share class of the IRA. If you are establishing a new fund please indicate the fund name and number which can be found in the Putnam Fund Guide (<https://www.franklintempleton.com/forms-literature/download/PFGUD-FORM>).

Fund name	Fund number	Account number	Dollar amount	Percentage
		-	\$	or %
		-	\$	or %
		-	\$	or %
		-	\$	or %

Section 4 Income tax withholding

Federal income taxes

By submitting this form, I am electing that no amount converted from my existing Putnam IRA to a Putnam Roth IRA be withheld for federal income tax, except as provided below. To determine an appropriate Federal income tax rate, please review IRS Form W-4R. A copy of IRS Form W-4R is appended to the back of this form, however a more current version may be in-effect and available at <https://www.irs.gov>. Any federal withholding requested below will be taken from the amounts listed in Section 2.

Please withhold _____ % of the conversion amount from my Putnam IRA for federal income tax.

State income taxes

Putnam will withhold state income taxes if your address of record is in one of the following states: AR*, CA, CT*, DE, IA, KS, MA, ME, MI*, MN*, NC, OK*, OR, VT or the District of Columbia (DC)** and federal income tax is being withheld. State tax withholding requirements vary by state. Any required state/local withholding will be taken from the amounts listed in Section 2. Please contact your state for additional details.

*Residents of AR, CT, MI, MN and OK will have state income taxes withheld regardless of federal income tax withholding. To opt out of AR, CT, MI, MN, or OK state income taxes, the appropriate state specific form must be submitted with this distribution request or already on file with Putnam.

**Residents of DC will have local income taxes withheld on 100% conversions regardless of federal income tax withholding.

Note: Whether or not you elect to have federal and, if applicable, state tax withholding apply, you are responsible for the full payment of federal income tax, any state or local taxes, and any penalties that may apply to your Roth conversion. You may be responsible for estimated tax payments and could incur penalties if your estimated tax payments are not sufficient.

Section 5 Authorization

This authorization instructs Putnam Fiduciary Trust Company, LLC to convert the indicated amounts of my Putnam IRA to a Putnam Roth IRA, which I have adopted. I acknowledge that this transaction will trigger a taxable event that will be reported to the Internal Revenue Service. I also acknowledge that any contingent deferred sales charge (CDSC) associated with any shares transferred will be transferred pro rata to the new Putnam Roth IRA. I understand that converting from a Putnam IRA to a Putnam Roth IRA will create an account called a Roth IRA Conversion, even if a Roth IRA account already exists for the fund chosen. I also certify that I have read and understand the tax and withholding consequences described in the most current version of IRS Form W-4R and elect the withholding percentage indicated in Section 4, if applicable.

My signature below also indicates that if I am designating an investment in a fund that I do not already own I have read the fund prospectus(es) and agree to the terms therein.

Signature of owner/parent/guardian/authorized signer

Current date (mm/dd/yyyy)

Print name of signer

Department of the Treasury
Internal Revenue Service

Give Form W-4R to the payer of your retirement benefits.

1a First name and middle initial	Last name	1b Social security number
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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 payees who are located 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 (for example, 15 for 15%).	2	%
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Sign Here	Your signature (This form is not valid unless you sign it.)	Date
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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.

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.