FRANKLIN TEMPLETON

Roth Conversion Request Form

IMPORTANT INFORMATION:

- Use this form to convert your Traditional IRA, SIMPLE IRA or SEP IRA to a Roth Conversion IRA with Fiduciary Trust International of the South ("FTIOS") as Custodian.
- **If you do not have an existing FTIOS Roth IRA, you must attach a completed Franklin Templeton *IRA Application* with this form.**
- If FTIOS is not the custodian of your IRA, please contact your current IRA custodian to determine whether any other form is necessary to complete this transaction.

If completing by hand, please print clearly in all CAPITAL LETTERS using blue or black ink.

If applicable, provide any Franklin Templeton REFERENCE ID(S) related to your request:

1 ACCOUNT OWNER INFORMATION

First name | M.I. | Last name | Suffix | Last four digits of SSN/TIN

Email address[1] | Primary phone number ( ) | Alternate phone number ( )

2 CURRENT IRA CUSTODIAN/TRUSTEE

TYPE OF IRA YOU ARE CONVERTING: ☐ TRADITIONAL IRA ☐ SEP IRA ☐ SIMPLE IRA

IF FTIOS IS NOT THE CUSTODIAN OF THE ACCOUNT, PLEASE COMPLETE THE FOLLOWING.

Custodian name | Phone number ( )

Address | City | State | ZIP

3 DISTRIBUTION (CONVERSION) INSTRUCTIONS

NAME OF MUTUAL FUND OR INVESTMENT TRANSFERRING FROM	FUND-ACCOUNT NUMBER		AMOUNT		PERCENTAGE
		☐ Balance ☐ Partial	$	OR	%
		☐ Balance ☐ Partial	$	OR	%
		☐ Balance ☐ Partial	$	OR	%
		☐ Balance ☐ Partial	$	OR	%

SPECIAL INSTRUCTIONS FOR BANK CERTIFICATES OF DEPOSIT (CDs):

☐ Do not process this transfer request until my CDs mature (dates): **(1)** **(2)** **(3)**

1. If you currently receive any electronic communications/documents from Franklin Templeton, future communications/documents will be sent to the email address provided on this form, replacing any prior email address on file.

(continued)

4 MANDATORY ELECTION FOR TAX WITHHOLDING

You MUST make a withholding election below.

- **If no election is made,** federal taxes will be withheld at a rate of 10% and, when applicable, the minimum required state taxes will be withheld *(see additional bullets for more state tax details).*
- You are responsible for paying any tax due on the taxable portion of your distribution, regardless of your withholding election.
- You may be subject to penalty taxes if federal and state taxes are due and either your estimated tax payments or the amount of tax you have withheld is insufficient under IRS rules or your state's rules.
- You are responsible for reviewing the sample Form W-4R and the marginal rate tables on page 5 to ensure you are requesting the appropriate amount federal withholding from your distribution.
- Your state of residence will determine your state income tax withholding requirements, if any.
- Those states with mandatory withholding may require state income tax to be withheld from payments if federal income taxes are withheld or may mandate state tax withholding regardless of your federal tax election.
- Although states with voluntary withholding allow individuals to elect to withhold state tax, we can only accommodate voluntary state tax withholding for residents of Indiana, Missouri, Montana, New Jersey, New Mexico, and Utah.
- Some states have no income tax on retirement payments.
- Some states only allow for state tax withholding on systematic distributions.
- **Arkansas, Michigan, Minnesota, North Carolina, and Oregon:** State tax will be withheld at the state required minimum. To make a different withholding election, you **MUST** complete and attach your state-specific withholding form.
- **Maryland and Montana:** To make a state tax withholding election, you **MUST** complete and attach your state-specific withholding form.
- **Please consult with a tax advisor or your state's tax authority for additional information on your state requirements.**

FEDERAL TAX WITHHOLDING

Review the sample Form W-4R on page 5 to determine the correct amount of federal withholding to request from your distribution.
Once the withholding amount is determined, use the below options to opt in or out of federal withholding.

1. ☐ Withhold **NO** federal tax on my distribution.
2. ☐ Withhold federal taxes from my distribution at the rate of ____ % (minimum 1%).

NOTE: Enter the withholding rate as a whole number. Do not use decimals.

STATE TAX WITHHOLDING

1. ☐ Withhold **NO** state tax on my distribution (only for residents of states that do not require mandatory state tax withholding).
2. ☐ Withhold state taxes from my distribution at the state minimum.
3. ☐ Withhold state taxes from my distribution in the amount of $ _____.

NOTE: If you elect a dollar amount that is below the minimum state tax withholding determined by your state, then the state minimum will be applied.

5 INVESTMENT INSTRUCTIONS

Review our current list of mutual funds by visiting franklintempleton.com and clicking "Investments" and then choosing "Mutual Funds." List the full name of the fund.

- You must have an existing Roth IRA or attach a completed Franklin Templeton *IRA Application*. For existing Roth IRA owners, if no account number is provided, the investment will be made into your existing Roth IRA.
- If no share class is provided or the share class is unclear, Class A shares will be purchased.
- **The minimum initial investment for each fund is $250.**
- The total dollar amount or percentage must equal 100% of your investment.
- If no dollar amount or percentage is provided, your investment will be apportioned equally among the funds indicated below.

FRANKLIN TEMPLETON FUND NAME OR EXISTING ACCOUNT NUMBER	SHARE CLASS	ALLOCATION AMOUNT		PERCENTAGE
		$	OR	%
		$	OR	%
		$	OR	%
		$	OR	%
	TOTAL	$ 0.00	OR	100%

Questions? Contact your financial professional, visit franklintempleton.com or call us at **(800) 527-2020.**

(continued)

6 AUTHORIZING SIGNATURE

- I have established a Roth IRA with Fiduciary Trust International of the South ("FTIOS"). Please accept this as your authorization to: (1) distribute the amount(s) indicated in Section 3 from my Traditional IRA, SIMPLE IRA or SEP IRA to my Roth Conversion IRA, (2) make check(s) payable to "FTIOS ROTH CONVERSION FBO (My Name)," and (3) send check(s) to FTIOS as provided in Section 7.
- **I understand that the amount distributed, excluding any nondeductible contributions, shall be taxable to me.** I also understand that if I am under age 59½, the 10% early distribution penalty tax may apply in two cases: (1) to any funds withheld from my distribution for tax withholding purposes, and (2) to funds I subsequently withdraw from the Roth IRA within the first five years to the extent I am still under age 59½ and no exception applies. I certify that none of the assets to be rolled over to my Roth Conversion IRA include any required minimum distribution amounts under IRC Section 401(a)(9) for the current year.
- I have reviewed the Form W-4R to ensure I've selected the appropriate amount of federal withholding from my distribution, and I expressly assume full responsibility for all tax implications of this distribution.
- I understand that digital communication channels are not necessarily secure. If I do choose to send confidential or sensitive information to you via digital communication channels (e.g., email, chat, text messaging, fax), I am accepting the associated risks related to potential lack of security, such as the possibility that my confidential or sensitive information may be intercepted/accessed by a third party and subsequently used or sold.

Date

X _____

Account Owner Signature

SIGNATURE GUARANTEE OR MEDALLION GUARANTEE STAMP:
(if required by the current custodian; not required by FTIOS)

IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT: ☐ Me ☐ My financial professional

Financial professional name

Phone number of financial professional ( )

7 FOR RESIGNING CUSTODIAN ONLY

Fiduciary Trust International of the South ("FTIOS") hereby accepts the distribution of IRA assets as requested herein, which upon receipt will be converted to a Roth Conversion IRA for the Account Owner. This acceptance extends only to cash and Franklin Templeton and Legg Mason Fund shares. Please send the check(s) with a copy of this request to one of the addresses listed on page 4.

Authorized Signature – Fiduciary Trust International of the South: **X** 

Craig Richards, President, CEO and Chairman of the Board

(continued)

BEFORE YOU SUBMIT...

DID YOU PROVIDE?

- A typed form or handwritten in capital letters using blue or black ink.
- A Franklin Templeton reference ID(s) related to your request on page 1 (if you were provided with one).

SECTION 1

Information for the Account Owner(s) authorized to transact business on the account:

- Full first and last name
- Last four digits of SSN/TIN
- Email address

SECTION 2

- Plan type you are converting

SECTION 3

Information for the conversion:

- Fund-account number(s)
- Dollar amount(s) or percentage(s)

SECTION 4

- Withholding election

SECTION 5

- Fund name(s) and share class
- Dollar amount(s) or percentage(s) equal to 100%

SECTION 6

- The signature of the Account Owner and date signed
- Signature guarantee stamp (if required)

IMPORTANT: If an original signature guarantee is required to process your request you may NOT email or fax your documents.

EMAIL	FAX	MAIL
• Emails **MUST** include an attachment (PDF preferred) of your request. • Sender's email address **MUST** match the email address on file, or the email **MUST** include a related reference ID(s) to be accepted. • If you have not been registered on franklintempleton.com for at least 15 calendar days, call (800) 527-2020 to request a reference ID to include in your email. **Financial Professionals:** ftrequests.us.franklintempleton@fisglobal.com **Shareholders:** shrequests.us.franklintempleton@fisglobal.com	(855) 891-8377	You may use any of the below mailing addresses: **Regular Mail** • Franklin Templeton P.O. Box 33033 St. Petersburg, FL 33733-8033 **Overnight** • Franklin Templeton 100 Fountain Parkway N. St. Petersburg, FL 33716-1205

Not FDIC Insured | No Bank Guarantee | May Lose Value

Questions? Contact your financial professional, visit franklintempleton.com or call us at **(800) 527-2020.**

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Form **W-4R**

Department of the Treasury
Internal Revenue Service

Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions

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

OMB No. 1545-0074

2026

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**	**%**

Sign Here	**Your signature** (This form is not valid unless you sign it.)	**Date**

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.

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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

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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.

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