



# EQUITABLE

Equitable Advisors, LLC  
(Equitable Financial Advisors in MI & TN)  
Equitable Distributors, LLC

For Assistance with Retirement Cornerstone/  
Investment Edge Contracts: Call 800-789-7771

For Assistance with Structured Capital Strategies  
Contracts: Call 877-899-3743

## Equitable Variable Annuity Series For Use With: Retirement Cornerstone® Structured Capital Strategies® Investment Edge® request for full conversion to a Equitable Variable Annuity Series Roth conversion IRA

**Express Mail:**  
Equitable Financial Life Insurance Company  
Retirement Service Solutions  
500 Plaza Drive, 7th Floor  
Secaucus, NJ 07096-3619  
**Regular Mail:**  
Equitable Financial Life Insurance Company  
Retirement Service Solutions  
P.O. Box 1547  
Secaucus, NJ 07096-1547  
**Fax Number:**  
(816) 701-8040

**Client:** Use this form to request a full conversion from an existing Equitable Variable Annuity Series traditional IRA Certificate/Contract to a Equitable Variable Annuity Series Roth Conversion IRA Certificate/Contract. Contact your financial professional, or call an Equitable Customer Service Representative for information toll-free at 1-800-789-7771.

**Important:** It is important to read the Terms and Conditions and Tax Implications stated in this form before you elect to convert your Equitable Variable Annuity Series IRA Certificate/Contract to a Equitable Variable Annuity Series Roth Conversion IRA Certificate/Contract. Certificate in this form also refers to Contract.

### 1. Account Information (Certificate/Contract number is required to process this request)

Owner/Annuitant Name

Certificate/Contract Number

Social Security Number

Street Address

City

State

Zip Code

Date of Birth

Daytime Phone Number

Financial Professional

### 2. Terms and Conditions

- a. All Certificate/Contract provisions, charges and fees, elected investment options, investment allocations, beneficiary designations and existing administrative features under the converted Roth IRA will remain the same as your Equitable Variable Annuity Series IRA Certificate. Any years applied toward your withdrawal charge schedule under your Equitable Variable Annuity Series IRA Certificate will be continued under your Roth Conversion IRA Certificate. Note: the Lifetime Required Minimum Distribution Option is not available in the Roth IRA Certificate since there is no lifetime IRS minimum distribution requirement.
- b. Upon conversion of your Equitable Variable Annuity Series IRA Certificate to a Roth Conversion IRA Certificate, Equitable will mail to you a Roth IRA Certificate endorsement to be attached to your current Equitable Variable Annuity Series Certificate. You will have 10 days from the mailing of this endorsement to review the endorsement to determine if you want to proceed with or cancel the conversion from your Equitable Variable Annuity Series IRA Certificate to a Roth Conversion IRA Certificate. Your Roth Conversion IRA Certificate number will be the same as your Equitable Variable Annuity Series IRA Certificate number.
- c. If during the 10 day review period you decide to cancel the Roth IRA conversion, you must immediately advise us in writing of your intent to cancel. Upon receipt of your written request, the Roth IRA Certificate endorsement will be revoked and your Certificate will revert to a Equitable Variable Annuity Series IRA Certificate. If you decide to withdraw these funds, you must submit a separate request for disbursement from your Equitable Variable Annuity Series IRA Certificate. Withdrawal Charges will be assessed in accordance with the terms of the Certificate as applicable.
- d. The effective date of the conversion from your Equitable Variable Annuity Series IRA Certificate to a Equitable Variable Annuity Series Roth Conversion IRA will be the date of the receipt of this completed form at the processing office.
- e. You cannot roll amounts in a Roth IRA resulting from a conversion to a qualified plan, 403(b) or other similar qualified plan.

### 3. Tax Implications

- a. As a result of your conversion you will be responsible to pay taxes on the funds being converted. Conversion amounts are treated as distribution and are included as income in the year in which the conversion takes place. You should consult your tax adviser with regard to the tax ramifications you may incur as a result of the conversion to a Roth IRA.
- b. If you have attained age 72 (or age 70½ if applicable) in the calendar year you are converting your Equitable Variable Annuity Series IRA to a Roth Conversion IRA Certificate and are required to take a minimum distribution amount under the Equitable Variable Annuity Series Certificate, you must have the required minimum distribution amount distributed prior to the Roth IRA conversion. After the required minimum distribution amount is paid out from your Equitable Variable Annuity Series Certificate, the remaining amount in the Equitable Variable Annuity Series Certificate can be converted to the Roth IRA Certificate.

Please check one of the following applicable to your situation:

- I am currently not required to take, I have taken or I will take from another source a Lifetime Required Minimum Distribution amount for the current year as required by the IRS for the current year.
  - I am currently required to take a Lifetime Required Minimum Distribution amount and am enrolled in Equitable's Lifetime Required Minimum Distribution service for traditional IRAs. I authorize Equitable to deduct and forward to me the required minimum distribution amount under my Equitable Variable Annuity Series IRA Certificate for the current year prior to the conversion to a Roth IRA Certificate.
  - I am currently required to take a Lifetime Required Minimum Distribution amount and am requesting and authorizing Equitable to make a partial withdrawal in the amount of \$\_\_\_\_\_ from my Equitable Variable Annuity Series IRA Certificate to satisfy the required minimum distribution amount as required by IRS regulations.
- c. If you fail to meet the IRS regulations indicated in this form you could be subject to a 6% excise tax on excess contributions to the Roth Conversion IRA Certificate and/or a 50% tax penalty under the Federal Regulations should you fail to take your Lifetime Required Minimum Distribution.
  - d. We are generally required to withhold on conversion rollovers of traditional IRAs to Roth IRAs, as it is considered a withdrawal from the traditional IRA and is taxable. We will automatically withhold 10% Federal Income Tax from the value of your traditional IRA unless you check the line below. Please consult your tax advisor for further information. If you are not a US citizen/legal resident we require additional information. In addition to this form, please send us a letter requesting this conversion, indicating your current residence and citizenship status, along with an IRS Form W-8BEN. We will withhold 30% tax unless your Form W-8BEN properly indicates to us that we may withhold at a different rate.
    - I do not want federal income taxes (and state, if applicable) withheld from my traditional IRA before it is converted to a Roth IRA. I have provided you my U.S. residence address and Social Security Number. I understand that I may be responsible for the payment of estimated taxes, and that I may incur penalties if my payments are not enough. Under penalty of perjury, I certify that the following Social Security Number is correct: \_\_\_\_\_

### 4. Certificate Conversion Authorization

By signing below I am confirming that I have read the Prospectus on this subject, the Terms and Conditions and Tax Implications stated on this form and I am authorizing and directing Equitable to convert my existing Equitable Variable Annuity Series IRA Certificate to a Equitable Variable Annuity Series Roth Conversion IRA Certificate. I also acknowledge that the amount includable in my income on this conversion may include not only the annuity account value of the Traditional IRA contract, but also an actuarially-determined additional amount for the value of the guaranteed benefits as of the conversion date, and an adjustment for any withdrawal charges assessed in the past 12 months.

**X**

\_\_\_\_\_  
Owner's Signature

\_\_\_\_\_  
Date