Roth IRA Rollover Form

TEXAS TUITION PROMISE FUND®
A Prepaid Plan as Smart as You Are

Instructions

Please complete this form to request a rollover from your Texas Tuition Promise Fund® (TTPF) contract to a Roth IRA registered to the same 529 beneficiary. A separate form must be completed for each contract from which you would like to make a rollover.

Print clearly, in CAPITAL LETTERS, and use black ink.
When requested, please color in circles completely.
For example: ● not ⊗ not ✓

If you have questions or would like help completing this form, please call us at **800-445-GRAD (4723), option #5**, Monday through Friday from 8am to 6pm Central Time.

Return this Form by:

Uploading to: **access.texastuitionpromise.com/login**

Or Mailing to: **Texas Tuition Promise Fund**
P.O. Box 44305
Jacksonville, FL 32231-4305

Section I. | TTPF Contract Information

Please enter the existing TTPF account information below:

_____
Texas Tuition Promise Fund Contract Account Number

_____
Name of Purchaser (First, middle, last, including suffix)

_____ ( ) _____
Street Address (number and street, including apartment number, no P.O. Boxes) Primary Telephone Number

_____ _____ _____ ( ) _____
City State Zip Secondary Telephone Number

_____
Name of Beneficiary (First, middle, last, including suffix)

Section II. | Rollover Amount

Roll over the Transfer Value of my contract up to the amount that I am requesting below; if that value does not deplete all my available tuition units, I understand that the account will remain open. If the value depletes all of my tuition units, I understand that the account will be closed.

I am requesting a rollover of the Transfer Value of my account in the amount of $_____.
I understand the number of units eliminated from my account will be based on the amount of the rollover and the value of my units, not to exceed the total units available.

Section III. | Roth IRA Institution Information

The following information is required.

Please consult with your Roth IRA Custodian or Trustee (financial institution) to determine whether there are additional requirements before submitting this form.

The Roth IRA account receiving the rollover must have the same account owner name and Social Security number or Taxpayer Identification number as the beneficiary of your Texas Tuition Promise Fund contract. Please contact the Roth IRA Custodian or Trustee for the proper mailing address.

Qualified Roth IRA Program

Roth IRA Account Number

Roth IRA Account Owner

Roth IRA Mailing Address

Section IV. | Signature Authorization

To complete an eligible 529 to Roth IRA rollover, the rollover must comply with the provisions of the SECURE 2.0 Act of 2022.

I understand and agree I have read, consent, and agree to all of the terms and conditions of the Texas Tuition Promise Fund's Plan Description and Master Agreement, and understand the rules and regulations governing rollover contributions to Roth IRAs from 529 plans and that it is my responsibility to comply with the requirements of the Secure 2.0 Act including, at a minimum, the following conditions:

- 529 plan assets can only be rolled over into a Roth IRA maintained for the benefit of the Designated Beneficiary of my Texas Tuition Promise Fund contract.
- The 529 program contract must have been maintained for a Designated Beneficiary for at least fifteen (15) years prior to the 529 to Roth IRA rollover.
- The rollover amount from all of the Designated Beneficiary's 529 plan accounts into a Roth IRA may not exceed $35,000 in total.
- Rollovers to the Roth IRA account may not exceed the total amount contributed to my Texas Tuition Promise Fund contract (and related earnings) before the 5-year period prior to this rollover.
- Each year, all rollovers from a 529 plan to a Roth IRA are subject to the applicable annual Roth IRA contribution limits.
- Rollovers may not exceed the amount of compensation includible in the Designated Beneficiary's gross income for the year (see IRS Publication 590-A).

Section IV. | Signature Authorization *(continued)*

I understand and agree:

The U.S. Treasury Department and the Internal Revenue Service ("IRS") may issue interpretative guidance in the future which may affect the tax treatment of 529 to Roth IRA rollovers. You should consult a qualified tax advisor concerning federal regulations as they are subject to change at any time without notice.

Orion Advisor Solutions, Inc., including its subsidiaries, affiliates, officers, managers, directors, employees, and agents ("Orion"), the Texas Tuition Promise Fund, and the Texas Prepaid Higher Education Tuition Board (the "Board") do not determine whether 529 plan assets are eligible under the Secure 2.0 Act to be rolled over to a Roth IRA.

The IRS has not issued guidance on 529 to Roth IRA rollovers and that I or the Roth IRA beneficiary will be responsible for any taxes or penalties resulting from failure to comply with IRS rules.

If the requested 529 to Roth IRA rollover is rejected by the Custodian or Trustee indicated above, rejected funds re-contributed to my Texas Tuition Promise Fund contract will be treated as a new contribution.

I or the Roth IRA beneficiary will be responsible for any taxes or penalties resulting from failure to comply with IRS rules.

If the contract is an UGMA/UTMA account, I certify that I am the Custodian of the account, and the rollover request is for the welfare and benefit of the Designated Beneficiary.

If the contract is owned by a trust, corporation, or other entity, I certify that I am authorized to act on its behalf.

I certify that the information I have provided herein is true, complete, and correct. I authorize Orion to process the disbursement from the Texas Tuition Promise Fund contract indicated in this request. I agree that Orion, the Texas Tuition Promise Fund, and the Board will not be liable for any loss, cost, or expense for acting upon my instructions if they follow reasonable procedures designed to prevent unauthorized transactions.

Signature required by both the Texas Tuition Promise Fund Plan Purchaser and the Roth IRA Beneficiary.

Both the purchaser and Designated Beneficiary (if of the age of majority) must sign and date below to complete this application.

X _____ _____

Signature of Purchaser, Custodian, or Trustee (Required) | Date

X _____ _____

Signature of Designated Beneficiary (if of the age of majority) | Date

Before you mail, have you:

- ☑ Entered all purchaser and Designated Beneficiary information in Section 1.
- ☑ Completed the rollover amount in Section 2.
- ☑ Confirmed with the Designated Beneficiary's Roth IRA Custodian or Trustee (the brokerage or investment management firm that holds the Roth IRA account) that the mailing address listed in Section 3 is correct for Roth IRA contributions, and that the Roth IRA Custodian or Trustee is prepared to accept the rollover contribution.
- ☑ Confirmed that BOTH you as the purchaser and your Designated Beneficiary (if of the age of majority) have signed the Rollover to Roth IRA Request in Section 4.

The Texas Tuition Promise Fund® ("Plan") is administered by the Texas Prepaid Higher Education Tuition Board ("Board"). Orion Advisor Solutions, Inc. is the manager of the Plan, which is maintained by Catalis Regulatory and Compliance, LLC, who is not affiliated with Orion. The Plan and the Board do not provide legal, financial, or tax advice and you should consult a legal, financial, or tax advisor before participating.

Non-residents of Texas should consider whether their home state, or the beneficiary's home state, offers its residents any tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for participants in that state's plan.

Participation in the Plan does not guarantee admission to or graduation from any college or university. Only the purchaser may direct redemptions, withdrawals, changes in beneficiary, or other contract changes.

You may lose money by participating in the Plan. No part of a contract is a deposit or obligation of, or is guaranteed or insured by, the Board, the state of Texas, or any agency or agent thereof. The contracts have not been registered with or approved by the SEC or any state. Purchasers should carefully consider the risks, fees, charges, and expenses associated with contracts, including Plan termination and reduced Transfer or Refund Value. Transfer Value applies to redemptions at Texas private colleges and universities, out-of-state colleges and universities, medical and dental schools, career schools, and registered apprenticeship programs and is the lesser of: (1) the costs the units would cover at a Texas public college or university; or (2) the original purchase price of the units plus or minus the Plan's net investment earnings or losses on that amount. The Plan Description and Master Agreement contain this and other information about the Plan and may be obtained by visiting TexasTuitionPromiseFund.com or calling 800-445-GRAD (4723), option 5. Purchasers should read the Plan Description and Master Agreement, and all other Plan documents carefully before purchasing a contract.

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