

To better serve you, below please find the process of converting your Traditional IRA to a ROTH IRA with Vantage Retirement Plans.

 **Complete A Vantage Traditional to ROTH Conversion Form**

- This form can be found on our website at [VantageIRAs.com](http://VantageIRAs.com)
- Complete the form in its entirety paying close attention to the Conversion Information section
  - i. Cash or In-Kind Conversion
    - Cash - No other documents are required to process the transaction
    - In-Kind - A professional valuation of the asset is needed by a third party
  - ii. New or Existing ROTH account
    - New - A new ROTH Account must be opened with Vantage prior to converting
    - Existing - You currently have a ROTH Account with Vantage
  - iii. Full or Partial Conversion
    - Full - Indicate if you would like to close your Traditional Account
    - Partial - Detail the asset or cash amount you will be converting

 **For In-Kind Conversions**

- Once Vantage has received the Traditional To ROTH Conversion Form along with the appropriate valuation, your asset will need to be re-registered to the new ROTH Account
  - i. Private Stock/Entity
    - Contact the Asset Manager to have the stock certificate and/or investment documentation re-registered to **Vantage FBO your name IRA#\_\_\_\_\_**
    - Complete and submit a Private Placement Disclaimer and Indemnity Agreement
    - Complete and submit a Private Placement Instruction Letter
  - ii. Real Estate
    - Contact your Title Company to have the Deed reassigned to **Vantage FBO your name IRA** with a Special Warranty Deed or Quit Claim Deed (*where applicable*)
    - Complete and submit a Payment Authorization Letter along with the invoice for the re-registration
  - iii. Unsecured Promissory Note (*Original Needed*)
    - You will be required to prepare a new Note or submit a reassignment with vesting to read: **Vantage FBO your name IRA#\_\_\_\_\_**
    - The new or reassigned Note will require the Borrower's original signature
    - You will need to Read and Approve the Note
    - Complete and submit a Promissory Note Disclaimer and Indemnity Agreement
  - iv. Note Secured by Deed of Trust
    - Contact your Title Company to have the Note and any Title Documents reassigned to **Vantage FBO your name IRA** with a Special Warranty Deed or Quit Claim Deed (*where applicable*)
    - Complete and submit a Promissory Note Disclaimer and Indemnity Agreement
    - Complete and submit a Payment Authorization Letter to have the invoice paid for the re-registration

**🔥 Important Notes:**

- If you do a Full Conversion to a new ROTH account and close the Traditional Account, the \$50 application fee will be waived. The conversion will be completed once the new ROTH Account is open.
- If you do a Partial Conversion to a new ROTH Account, the \$50 will not be waived.
- A Conversion of assets (not including cash) will not be completed until a third party valuation has been completed by a professional.

**Documents Submitted to Vantage Retirement Plans:**

**By Email:**

Administration@VantageIRAs.com

**By Mail:**

Vantage Retirement Plans, LLC  
20860 N. Tatum Blvd., Ste 240  
Phoenix, AZ 85050

**By Fax:**

(480)306-8408