



SSgA funds

State Street Bank and Trust Company Individual Retirement Custodial Account Transfer of Assets Form

1. NAME AND ADDRESS OF DEPOSITOR

Name _____

Address _____
Street City State Zip

Day Telephone No. () Social Security No. - - - - -

2. IDENTIFICATION OF RECEIVING ACCOUNT

This is a transfer to State Street Bank and Trust Company from my:

- Traditional IRA* SEP IRA* Roth IRA** SIMPLE IRA***

* You may not transfer from a Roth IRA to a Traditional IRA or a simplified employee pension (SEP) IRA or SIMPLE IRA (unless this is a recharacterization transaction as permitted under IRS rules – consult the IRS or a tax professional for assistance, (if needed). Transfers to a Traditional IRA or SEP IRA may be made from another Traditional IRA or SEP IRA, qualified employer plan, 403(b) arrangement, or a SIMPLE IRA account (but not until at least 2 years after the first contribution to your SIMPLE IRA account).

** Transfers to a Roth IRA are possible only from another Roth IRA, from a Traditional IRA, from a SEP IRA, or from a SIMPLE IRA (but not until at least 2 years after the first contribution to the SIMPLE IRA account), not from other types of tax-deferred accounts. A transfer to a Roth IRA from another IRA will trigger federal income tax on the taxable amount transferred from the other IRA.

*** Transfers to a SIMPLE IRA may be made only from another SIMPLE IRA. During the first two years after a SIMPLE IRA is established, transfers from the SIMPLE IRA may be made only to another SIMPLE IRA; after two years, transfers may be made from a SIMPLE IRA to a Traditional IRA or to a Roth IRA.

If you already have a Traditional IRA, SEP IRA, SIMPLE IRA or Roth IRA, indicate the SSgA Account No. _____

3. TAX WITHHOLDING ELECTION (COMPLETE ONLY FOR TRANSFER FROM ANOTHER TYPE OF IRA TO A ROTH IRA)

Under IRS rules, a transfer from a Traditional IRA, SEP IRA or SIMPLE IRA to a Roth IRA is treated for income tax purposes as a distribution of taxable amounts in the other IRA. IRS rules also require the custodian to withhold 10% of the amount transferred for federal income taxes unless no withholding has been elected. See IRS Publication 505 , “Tax Withholding and Estimated Tax” for more information. State tax withholding may also apply if federal income tax is withheld. Caution: Withholding income taxes from the amount transferred (instead of paying applicable income taxes from another source) may adversely impact the expected financial benefits of transferring from another IRA to a Roth IRA (consult your financial adviser if you have a question). Because of this impact, by electing to convert a Traditional IRA to a Roth IRA, you are deemed to elect no withholding unless you check the box below. In doing so, by signing this form, you acknowledge that you may be required to pay estimated tax and that insufficient payments of estimated tax may result in penalties.

Withhold 10% for federal income taxes (if you want a greater percentage, put it here: _____%)

4. INSTRUCTIONS TO PRESENT IRA CUSTODIAN OR TRUSTEE (Completed by Depositor)

Name of Custodian/Trustee _____

Attn: Mr./Ms. _____

Address _____
Street City State Zip

Identification of Sending Account (including Account No.) _____

Please transfer assets from the above account to State Street Bank and Trust Company. Transfer should be in cash according to the following instructions:

() Transfer the total amount in my Account

OR

() Transfer \$ _____ and retain the balance.

MAKE CHECK PAYABLE TO: SSGA funds
PO Box 8317
Boston MA 02266-8317

If you invest by cashier's, treasurer's, or certified check, you can redeem immediately. For all other investments, there is a clearing period (up to 15 days) before proceeds will be released. Additionally, we can not accept third party checks for investment in the SSGA funds.

5. INVESTMENT INSTRUCTIONS TO STATE STREET BANK AND TRUST COMPANY

(Depositor - check one box and complete if necessary)

() Invest the transferred amount in accordance with the investment instructions in the Adoption Agreement for my State Street Bank and Trust Company Individual Retirement Custodial Account.

() Invest the transferred amount as follows:

SSGA _____ Fund	_____ %
SSGA _____ Fund	_____ %
SSGA _____ Fund	_____ %
SSGA _____ Fund	_____ %

Must Total 100%

I acknowledge that I have sole responsibility for my investment choices and that I have received a current prospectus for each Fund I selected. Please read the prospectus(es) of the Fund(s) you select before investing.

I understand that the requirements for a valid transfer to a Traditional IRA, SEP IRA, Roth IRA or SIMPLE IRA are complex and that I have the responsibility for complying with all requirements and for the tax results of any such transfer.

