Vanguard

Retirement Transfer Between Existing Vanguard Accounts

Effective March 2025

Questions?
Call 800-662-7447.

Use this form to move assets between two Vanguard accounts as a distribution, direct rollover, or indirect rollover. Refer to Section 2 for specific transactions allowable on this form.

If you have open orders on any holdings you want to move, we'll cancel those orders before moving the assets to the receiving account.

Don't use this form to make an annual IRA contribution, to distribute IRA assets to a nonretirement account, or to remove an excess IRA contribution.

Print in capital letters and use black ink.

1. Account owner information

Name *first, middle initial, last*	
Last four digits of Social Security number	Zip code
Name of trust or organization *if applicable*	

Name of additional owner, co-trustee, or representative *first, middle initial, last*	
Last four digits of Social Security number	Zip code

2. Money movement instructions

Owners of the originating Vanguard account: You must complete parts A and B. If you're requesting an on-time indirect rollover from your nonretirement account, you must also complete part C. If you want to use specific identification (SpecID) you must also complete part C.

A. Type of money movement

Provide the originating and receiving account numbers and select the type of money movement you want. The receiving account must be an existing account.

Originating Vanguard account number sending the assets *Enter all eight or eleven digits*

Existing Vanguard account number receiving the assets *Enter all eight or eleven digits*

Only pre-tax IRA monies may be rolled over into an employer-sponsored plan (if the plan permits). Special ordering rules apply for this type of rollover. (See IRS Pub 590-A.). >

☐ Complete a direct rollover from my pre-tax IRA to an investment-only retirement trust.

☐ Roll over investment-only retirement trust assets to an IRA.*

☐ Distribute assets from this investment-only retirement trust to a nonretirement account.

☐ Transfer/roll over assets between two investment-only retirement trusts.

☐ Complete an on-time indirect rollover from my nonretirement account to my IRA.*

☐ Complete an on-time indirect rollover from my nonretirement account to an investment-only retirement trust.

*Additional originating account information:

☐ The rollover amount consists solely of pre-tax assets.

☐ The rollover amount consists solely of post-tax assets.

B. Holdings to be moved

Whether you're moving all the assets in an account or only certain shares, all holdings must move in kind (they will remain invested as they are now). The receiving account owner can reallocate their holdings once the assets are in the destination account.

☐ **Move all of the holdings in kind.**

☐ **Move only some of the holdings in kind.** *We'll only move the shares indicated below*

If you need more space to list additional holdings, either photocopy this section or attach additional sheets as necessary. Each sheet must be signed and dated and include the account number.

Settlement fund	Number of shares	*or* Amount $	*or* Percentage %
Holding name, CUSIP, or ticker symbol	Number of shares	*or* Amount $	*or* Percentage %
Holding name, CUSIP, or ticker symbol	Number of shares	*or* Amount $	*or* Percentage %
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Holding name, CUSIP, or ticker symbol	Number of shares	*or* Amount $	*or* Percentage %

C. For indirect rollovers and specific identification requests (SpecID)

If you selected an on-time indirect rollover from your nonretirement account in part A, note:

- According to the IRS, distributions from your IRA to a nonretirement account that are then rolled over into another or same retirement account must consist of the same shares. In other words, if you wish to make a rollover contribution of property (shares) other than cash to your Vanguard IRA, you must roll over the same property (shares) you received in the distribution.
- Below, identify the date, holding, and number of shares of the position that went into your nonretirement account. You should use these shares to fund the indirect rollover.
- Vanguard isn't responsible for determining if your rollover request is allowed by the IRS.

Separately, if you want to use specific identification (SpecID) to designate shares from the originating account in part A, you must identify the lot(s) to move.

If you need more space to list additional holdings, either photocopy this section or attach additional sheets as necessary. Each sheet must be signed and dated and include the account number.

Holding name, CUSIP, or ticker symbol	Number of shares	Date acquired *mm dd yyyy*
Holding name, CUSIP, or ticker symbol	Number of shares	Date acquired *mm dd yyyy*
Holding name, CUSIP, or ticker symbol	Number of shares	Date acquired *mm dd yyyy*
Holding name, CUSIP, or ticker symbol	Number of shares	Date acquired *mm dd yyyy*

☐ **I'm requesting more than one distribution from the originating account today.**
Submit a separate copy of this form for each distribution.

3. Signatures and authorizations

Account owner(s) *required for all owners of the originating account*

By signing below, you acknowledge that you've read and understand the distribution instructions on this form and further acknowledge that these instructions are accurate. You hereby authorize Vanguard Marketing Corporation and The Vanguard Group, Inc. to distribute the account as indicated on this form. If journaling to a third party, you irrevocably relinquish all rights, title, and interest to those assets.

Additional certification for indirect rollovers: The rollover is being made within the IRS prescribed rollover deadline, or, if it is beyond the deadline, I have completed and attached the IRS model Certification for Late Rollover Contribution letter found in the appendix to IRS Revenue Procedure 2016-47 (available at irs.gov). (Most indirect rollovers are subject to a 60-day rollover deadline; however, the deadline to roll over (repay) certain types of distributions may be longer.)

Investment-only retirement trusts: The trustee(s) agree(s) and acknowledge(s) that the trustee(s) is/are solely responsible for the reporting and/or withholding of any taxes that may be due under applicable federal or state law or regulation and for providing any notices required by law.

Further authorization may be required. Your instructions on this form must be further authorized via Vanguard Voice Verification or a Medallion signature guarantee if the owners on the receiving account differ from the originating account. However, this additional authorization is NOT required when rolling over assets from an investment-only retirement trust to an IRA.

If the owner is a minor, a legal guardian or custodian must sign. >

If a signature guarantee is required, DO NOT sign this form until you're in the presence of the authorized officer.

Signature of account owner, trustee, authorized individual, or custodian X	Today's date *mm dd yyyy* M M – D D – Y Y Y Y
Signature of co-trustee, joint account owner, or authorized individual X	Today's date *mm dd yyyy* M M – D D – Y Y Y Y

☐ Check this box if you intend to use Voice Verification in lieu of a signature guarantee. You must already be enrolled in the service. Once your paperwork has been received and reviewed, you'll be contacted for verification prior to completing your request.

Medallion signature guarantee *if required*

Authorized officer's title	Signed guarantee stamp *must be original and state "Medallion guaranteed"*
Name of institution	
Today's date *mm dd yyyy* M M – D D – Y Y Y Y	Applies to all signatures on this page

Trustee acceptance signature *for money movement into an investment-only retirement trust*

I hereby certify as trustee that the plan accepts the assets in accordance with the instructions provided above. By accepting these assets, the trustee certifies that such transaction is permissible under the terms of the plan and under IRS and DOL rules/regulations, and acknowledges that the trustee is responsible for obtaining any required certifications and/or documentation from the plan participant to make reasonable determination as to the whether the transaction is permissible.

The trustee must sign with *today's date* here. >

Name of trustee *first, middle initial, last*	Title of trustee
Signature of trustee X	Today's date *mm dd yyyy* M M – D D – Y Y Y Y

Name of co-trustee *first, middle initial, last*	Title of co-trustee
Signature of co-trustee X	Today's date *mm dd yyyy* M M – D D – Y Y Y Y

Roth IRA owner signature *required for taxable conversions of pre-tax monies to a Roth IRA*

I hereby certify as owner/authorized individual of the receiving Roth IRA listed on this form that I acknowledge the requested transaction represents a conversion of pre-tax monies to my Roth IRA which is final and not reversible. Furthermore, I consent to Vanguard executing the instructions on this form.

When the receiving account is a Roth IRA, the IRA owner MUST complete this portion of Section 3. >

Receiving Roth IRA account number *Enter all eight or eleven digits*

Signature of account owner	Today's date *mm dd yyyy*
X	M M – D D – Y Y Y Y

Mailing information

Overnight mail

5951 Luckett Court, Suite A1
El Paso, TX 79932-1882

Standard mail

P.O. Box 982901
El Paso, TX 79998-2901

Questions?

Call 877-662-7447.

Say "retirement" when prompted.

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