

RS Funds

IRA Transfer Form

You must complete this form if you are:

- transferring funds from another IRA to your existing RS Funds IRA; or
- effecting a direct rollover from a qualified retirement plan distribution to your existing RS Funds IRA.

1. Participant Information

Name (first, middle, last) _____

Mailing address _____

City _____ State _____ Zip code _____

Street address (if a PO Box is provided above) _____

City _____ State _____ Zip code _____

Daytime phone (_____) _____ Evening phone (_____) _____

E-mail address _____

Date of birth (mm/dd/yy) _____ Social Security Number _____

2. Where are the assets coming from?

What type of investment are your IRA assets currently being held in? Check one box.

- Mutual Fund
- Brokerage account
- Annuity
- CD (Please send us this transfer form four weeks before your CD matures.)
CD maturity date (mm/dd/yy) _____
- Other (please specify) _____

What type of retirement plan is it? Check one box.

Please note: After two years, you may make a transfer from a SIMPLE IRA either to a Traditional IRA or a Roth IRA. For the first two years after a SIMPLE IRA has been established, you may only make transfers to another SIMPLE IRA.

- Traditional accumulation IRA
- SEP IRA
- Roth IRA
- What year did you first establish any Roth IRA?

- Traditional rollover IRA
- Qualified retirement plan
- SIMPLE IRA (see note above)
- Section 457 plan
- 403(b) arrangement

What type of retirement plan is it?

Name of your current employer, custodian or trustee _____

Street address _____

City _____ State _____ Zip code _____

Phone number (_____) _____ Account or policy number (if applicable) _____

Transfer in kind RS Funds shares held in this account

3. Which Funds do you want to invest in?

Complete this section to indicate the funds in which you would like to invest.

Please deposit the proceeds into my existing RS Funds IRA in the Funds I've listed below:

Fund Name	RS Funds account number	Percent (%) or dollar amount (\$)
_____	_____	_____
_____	_____	_____
_____	_____	_____

4. Authorization to Transfer your Existing IRA

To the resigning trustee or custodian:

I have established a qualified (check one)

Traditional IRA¹ Roth IRA²

Individual Retirement Account with State Street Bank and Trust Company (SSBTC). Please liquidate, make direct payment, or transfer assets in my account with you, as I have indicated below. I would appreciate your prompt attention to this request.

¹ 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. Please consult the IRS or a tax professional if you need assistance). Transfers to a Traditional IRA or SEP IRA may be made from another Traditional IRA or SEP IRA, qualified employer plan, 403(b) arrangement, eligible Section 457 plan or a SIMPLE IRA account (but not until at least two years after the first contribution to your SIMPLE IRA account).

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

Note: There may be a penalty for early withdrawals from certain types of investments, such as certificates of deposit.

If you are establishing an inherited IRA (an IRA that will hold assets that you are receiving as the beneficiary of a deceased IRA owner or plan participant) please be sure to complete the necessary information in the IRA Adoption Agreement.

Choose one of the following options:

Liquidate *All of the account* in Section 2 of this form and transfer the proceeds, in cash, to SSBTC. *Part of the account* listed in Section 2 of this form and transfer the proceeds, in cash, to SSBTC.
 at maturity or immediately at maturity or immediately

Surrender
Surrender the enclosed annuity contract(s) and forward the proceeds in cash to SSBTC.

Amount (\$) _____

Please read the prospectus or prospectuses of the Fund or Funds you select before investing. By signing below you certify that you are solely responsible for your investment choices and have received a current prospectus for each Fund you select. You understand that the requirements for a valid transfer to a Traditional IRA, SEP IRA or Roth IRA are complex and that you are responsible for complying with all of the requirements, and for the tax consequences, if any, that may result from this transfer.

Name (first, middle, last) _____

Date (mm/dd/yy) _____ Signature **X** _____

Medallion Guarantree (may be required by your current trustee or custodian) _____

Do not write below this line

This section will be completed by State Street Bank and Trust Company.

Instructions for delivery to an RS Funds IRA.

SSBTC SSBTC has agreed to serve as the trustee for the Individual Retirement Account of the person named above. As trustee, we will accept the transfer or direct rollover described above. Please liquidate, and transfer on a trustee-to-trustee basis, all or part of the designated account, as instructed in Section 4 of this form. Send the check, payable to State Street Bank and Trust Company, along with a copy of this request to:

RS Investment Trust
c/o Boston Financial Data Services
P.O. Box 219717
Kansas City, MO 64121-9717

Please complete the information below, and include it on the check:

Account number _____ FBO _____

Any shares held in RS Funds are to be transferred in kind to the name of SSBTC.

Signature X _____ Title _____ Date (mm/dd/yy) _____

State Street Bank and Trust Company (SSBTC) is under no obligation to investigate the conduct of any predecessor trustee, nor is SSBTC liable for:

- failure to discover any breach of trust by any predecessor trustee
- failure to obtain redress for such breach of trust by any predecessor trustee
- failure to discover or collect any trust property which was not voluntarily turned over to SSBTC by any predecessor trustee whether or not such action or inaction is willful or negligent, and regardless of whether SSBTC is aware of these breaches of trust or the existence of this property.

Registered Representative Name and Code (please type or print clearly) _____

Phone number () _____