

Direct Deposit of Federal Income Tax Refund

Modern Woodmen members have the ability to request the Internal Revenue Service (IRS) to directly deposit all or part of their federal income tax refund into their Modern Woodmen Traditional IRA and/or Roth IRA subject to tax year contribution limits.

If you would like to deposit **all** of your refund into a Modern Woodmen Traditional IRA or Roth IRA:

- You can indicate this on your federal income tax return.
- You will need to include Modern Woodmen's routing and your account number.
 - Please use the following routing number: 071174512
 - Please use your MWA Traditional IRA or Roth IRA certificate number for the account number.

If you would like to deposit only **part** of your refund into a Modern Woodmen Traditional IRA or Roth IRA:

- You will need to complete the IRS Form 8888 and file this form along with your federal income tax return. You may find this form at www.irs.gov.
- You will be asked to include Modern Woodmen's routing and your account number on this form.
 - Please use the following routing number: 071174512
 - Please use your MWA Traditional IRA or Roth IRA certificate number for the account number.

In addition to notifying the IRS, Modern Woodmen must also receive the following page completed in order to have your refund direct deposited. Please mail the completed form to:

Advanced Sales Department
Modern Woodmen of America
1701 1st Avenue
Rock Island, Illinois 61201

**Traditional IRA / Roth IRA
Direct Deposit Confirmation**

Used to confirm a deposit of an
IRS tax refund

Modern Woodmen of America
1701 1st Avenue
Rock Island, Illinois 61201
1-800-447-9811
www.modern-woodmen.org



Name and Address of IRA Holder (PLEASE PRINT)

Name: _____ Phone #: _____

Street: _____

City: _____ State: _____ Zip Code: _____

IRA Information

Traditional IRA	Roth IRA
Certificate Number: _____	Certificate Number: _____
Direct Deposit Contribution for:	Direct Deposit Contribution for:
2010 Tax Year* \$ _____	2010 Tax Year* \$ _____
2011 Tax Year \$ _____	2011 Tax Year \$ _____

*A direct deposit contribution designated for the 2010 tax year that is not received by Modern Woodmen Bank on or before the 2010 tax filing deadline will be treated as a 2011 tax year contribution.

Instructions

If your direct deposit request is being made to only one account, the request is made on the federal income tax return you are filing. For direct deposits to more than one account, you must complete and file IRS Form 8888 with your federal income tax return. You must indicate the amount to be deposited into your Traditional IRA and/or Roth IRA, provide the routing number of the financial institution receiving the direct deposit contribution and provide your account (certificate) number. Modern Woodmen Bank will receive the direct deposits. The routing number to be used is **071174512**. Be sure to provide your Traditional IRA or Roth IRA account (certificate) number and check the box entitled "savings." Please contact Modern Woodmen Bank at 1-877-255-2265 with any questions you have regarding the direct deposit.

This direct deposit confirmation form must be received by Modern Woodmen of America prior to receiving your direct deposit contribution. Please be sure your certificate number is listed correctly. State the anticipated amount to be received and the tax year for which the contribution will be used. Sign and return the form to:

Modern Woodmen of America
Advanced Sales Department
1701 1st Avenue
Rock Island, IL 61201

Signature and Authorization

I have instructed the IRS to directly deposit into my Traditional IRA or Roth IRA all or part of my federal income tax refund (up to the applicable tax year contribution limit) as a contribution to my Modern Woodmen of America qualified annuity. I authorize Modern Woodmen Bank to receive the direct deposit and instruct that upon receipt of the direct deposit they transfer my contribution to Modern Woodmen of America for such funds to be placed into my designated IRA or Roth IRA as a contribution.

X _____
Signature

Date (month-day-year)

