Making a Rollover

How to roll retirement assets from a previous employer plan into your current plan.
Protect your savings for its intended purpose: retirement. When you leave an employer, you can take your retirement savings with you and roll that money into your current company retirement plan.

Keep moving in the right direction

Upon leaving an employer, you may need to decide what to do with the money you have saved in the company retirement plan. One option is to take those assets with you and roll them into your current company retirement plan. You may be able to make a rollover contribution to your current employer plan even if you are not yet eligible to participate. See your plan’s provisions or contact your Plan Administrator for information.

Rolling these assets into your current retirement plan allows you to:

Take advantage of tax-deferred savings.
Rolling your retirement savings into your current plan allows the pre-tax assets in your account to continue to grow tax-deferred. Combining your savings, with the help of compounding, can help your account grow faster.

Protect your savings from taxes, penalties and withholding.
By taking a cash distribution, you may risk losing up to half of your savings to taxes and penalties (depending on your current tax bracket). You’ve worked hard to save, and taking this kind of distribution could prove to be a major setback in achieving your retirement savings goal.

Simplify planning with a consolidated account.
Putting your retirement assets in one account can make your planning easier because you’ll have just one account statement to review and one asset allocation to manage. You’ll also be able to access this account through the website or Voice-Response System where you can make changes, conduct transactions, and review your information in one place.

Make in-service distributions.
Your consolidated retirement savings, including the amounts rolled into your account, may be available to you through in-service distributions and loans (if applicable) as provided for in your plan.
Eligible types of rollovers

You generally can roll assets from these types of accounts into your current plan:
- 401(k)
- Other 401(a) tax-qualified plans (such as profit sharing and money purchase plans)
- SIMPLE IRAs in existence for at least 2 years
- Conduit and Traditional IRAs (taxable non-Roth distributions only)
- 457(b) plans
- 403(b) tax sheltered annuity contracts
- SEP IRAs (for self-employed individuals)

Check your new plan's specific provisions for eligible rollover contributions, including the types of contributions (for example, Roth and after-tax) that may be rolled over.

We make it easy for you

We can provide you with information about moving a previous retirement account into your current plan and can help you complete the rollover process. Our Rollover Specialists can give you one-on-one assistance and help you every step of the way to:
- Guide you through the process
- Assist you with the paperwork
- Oversee the transfer of the money into your current plan

To complete a rollover on your own:

1. Contact an ADP Retirement Services Rollover Specialist at 1-877-401-5725, option 2.
2. ADP Retirement Services Rollover Specialist will explain the process and help you roll over your prior dollars into your ADP plan.
3. Once you receive your rollover check, complete the ADP Rollover form and give both the form and check to your current Plan Administrator or ADP.
For more information
1-877-401-5725, option 2

Contact a Rollover Specialist today to find out more about rollovers and how we can help!

This information generally applies to individuals who have participated in a qualified plan with a former employer, spousal beneficiaries of deceased participants or alternate payees under a qualified domestic relations order. It does not apply to non-spousal beneficiaries as they may not rollover inherited accounts to a qualified plan. Consult your legal, tax, or financial advisor with regard to your specific situation.

ADP, LLC and its affiliates do not offer investment, tax or legal advice and nothing contained in this communication is intended to be, nor should be construed as, advice or a recommendation for your individual situation. Questions about how laws, regulations and guidance apply to a specific plan should be directed to your plan administrator or legal, tax or financial advisor.
## Rollover Instructions

The Rollover Form is used to invest prior plan money in your Plan account. The rollover must be completed within 60 days of the receipt of the distribution, come from another employer’s plan or an IRA and represent all or a portion of a lump sum distribution, or an installment distribution of less than ten years. In the context of a direct rollover, in which the funds are never actually made payable to you, the 60-day period for completing a rollover is inapplicable.

### Section II.A.

Check (✓) the appropriate box to identify the source of this Rollover.

### Section II.B.

Identify the total amount of the rollover. A certified or bank check must accompany this form for the stated dollar amount. Pre-printed checks are required. Handwritten checks will be returned to the Plan Administrator. Please include your Social Security Number and Plan Number on the check made payable to Reliance Trust Company.

### Section III.

Read the acknowledgment, and then sign and date the form.

Note: If you have not previously enrolled in the Plan, you must complete a Beneficiary Form and give it to your Plan Administrator. Do not send to ADP.

## Rollover Amount/Source

**A. This rollover is a distribution from:**

- [ ] Individual Retirement Account
- [ ] SIMPLE IRA (IRA must be in existence for at least 2 years)
- [x] 401(k) Plan
- [ ] 403(b) Tax Sheltered Annuity
- [ ] Qualified Plan (of check one): [ ] an Unrelated Employer [ ] a Related Employer

Note: If you do not check a box, we will understand you have certified that the rollover is from an unrelated employer.

**B. Select rollover type:**

- [ ] Before-Tax 401(k) $[ ]
- [ ] Roth 401(k) $[ ]

**TOTAL ROLLOVER AMOUNT**

$[ ]

Note: Rollovers of Roth 401(k) monies may only be made via direct rollover and may not be rolled over from an IRA.

## Acknowledgment, Rollover Investment Direction and Signature

I have read and understand the Summary Plan Description and Participant Fee Disclosure Statement, have completed the Beneficiary Form if I have not previously enrolled in the plan, and agree to be bound by the provisions of the Plan. I have also reviewed a description of each of the funds, and understand the objectives, risks, expenses and charges associated with each. I certify that:

- I received the distribution from the source indicated above within the last 60 days (60-day requirement not applicable in the case of a direct rollover).
- The rollover is from the rollover source indicated above and has not been combined with any money that would disqualify the rollover.
- No portion of this rollover contribution represents amounts received as a hardship distribution from an unrelated employer.

If I do not yet have an account balance under the Plan, I understand that one will be established to hold my rollover, and I direct that my rollover contribution be invested initially in the plan default fund. If I do have an account balance under the Plan, I hereby direct that my rollover contribution be invested initially in accordance with my investment election then on file. I understand that if I do not yet have an account balance under the Plan, once an account is established to hold my rollover contribution, I may reallocate my account from the aforementioned fund in which it is then invested to another investment option or investment options available under the Plan by accessing my account through the Voice Response System or Participant Web site. I understand that the Personal Identification Number needed to access the Web and Voice systems will be sent upon establishment of this account if this account is a new one.

In an effort to prevent short-term trading and market timing, many investment companies have established excessive trading and/or redemption fee policies for certain investments. ADP Retirement Services, whenever possible, implements the investment company’s market timing policy (please review the fund’s prospectus for information on a specific fund company’s policies). However, there are instances when ADP Retirement Services may need to implement its own market timing policy, which could differ from the investment company’s policy, in order to ensure compliance with the fund’s prospectus. Because investment options in your retirement savings plan may be subject to these policies, please refer to your Plan Participant Web site (or, if the Web site is not available to you, call a Client Services Representative) for additional information.

**Signature of Employee/Participant**

**Date**

**Forward form with check to:**

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<th>Overnight Mail:</th>
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**Date Roth 401(k) contributions began:**

(If not provided, ADP will use date contribution is received)

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**Recordkeeping Plan #: 5 9 5 2 6 1**