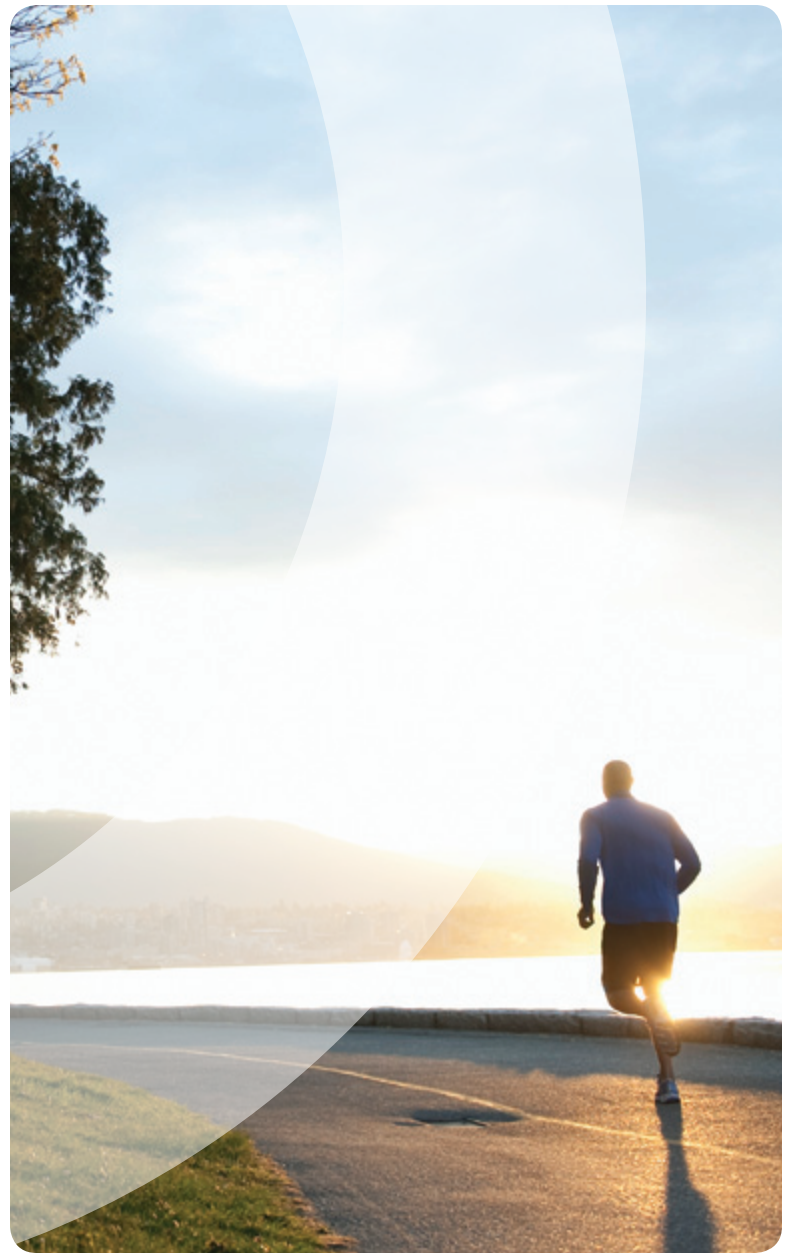


Making a Rollover



How to roll retirement assets from a previous employer plan into your current plan.



IN THE BUSINESS OF YOUR SUCCESS®

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 your assets 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 about half of your savings to taxes and penalties. 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 outlined by your plan.

Eligible types of rollovers

You generally can roll assets from these types of accounts into your current plan:

- 401(k)
- 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

Check your plan's specific provisions for eligible rollover contributions.

How to complete a rollover

Follow these steps to complete the roll over process and move your account assets into your current plan.

1. Contact your previous employer to find out the steps you need to take and the paperwork required to roll your retirement assets into your current plan. This information may be available on your retirement plan account website.
2. Complete and submit any forms to your previous employer for processing. Be sure to get a contact name (if applicable) should you need to follow up on the status of your rollover check.
3. For direct rollovers, your previous employer should make your rollover check out to your plan trustee. Your Plan Administrator can provide you with this information.
4. 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

888.822.9238

For general information about making a rollover, you can speak with a Service Representative Monday through Friday 8am - 9pm when the New York Stock Exchange is open.

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.

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