

# Rollover Guide

## What is a rollover?

A rollover is the movement of your retirement account from one retirement plan to another.

## What do you need to complete this form?

You will need the following two items:

- Rollover contribution check
- Distribution qualification documents

**Incomplete forms and missing documents could result in a delay in processing your rollover.**

If you have questions call the Retirement & Benefits Contact Center at 888.496.1802.

**Please note, you may be able to process your rollover quickly using the Benefits OnLine® app. Download the app at [go.ml.com/BOLappStore](https://go.ml.com/BOLappStore).**

Account Type	Descriptions	Required Documentation
<b>Qualified Retirement Plan – Pre-tax Dollars</b>	Contributions are made before being taxed and you defer paying taxes until you withdraw from the account.	You'll need to provide a distribution statement from your prior plan. A distribution statement is included with most rollover checks <b>or</b> provide a copy of your closing statement showing the amount distributed, and that the distribution is an eligible rollover distribution.
<b>Qualified Retirement Plan – After-tax Contributions</b>	Contributions were made after paying taxes. Though the contributions were made after-tax, earnings on after-tax contributions are treated as pre-tax money upon withdrawal.	
<b>403(a) or 403(b)</b>	Retirement plan typically offered to employees of private non profits and certain government workers such as public school employees.	
<b>Government 457(b) Plan</b>	Retirement plan offered to state and local government employees.	
<b>Traditional IRA</b>	A Traditional IRA used specifically for retirement. Note: After-tax contributions to an IRA are not eligible to be rolled over.	Both the opening and closing IRA statements.
<b>Conduit IRA</b>	An IRA holding only rollover assets from an employer-sponsored retirement plan.	
<b>Simple IRA</b>	Allows you to contribute to a traditional IRA through your employer. A rollover from a SIMPLE IRA is allowed if the amounts are rolled over after the individual has been in the SIMPLE IRA for at least two years.	
<b>SEP IRA</b>	Allows business owners to contribute toward their employees' as well as their own retirement savings.	
<b>Designated Roth Account</b>	A separate account within a qualified plan that holds designated after-tax contributions.	Documentation showing the year of the first Roth contribution, and a breakdown of all Roth contributions and earnings from the rollover amount.
<b>Qualified Retirement Plan – In-Plan Roth Conversions</b>	Dollars that have been moved from your pre-tax retirement account into a designated Roth account within your Plan.	You'll need to provide a distribution statement from your prior plan. A distribution statement is included with most rollover checks <b>or</b> provide a copy of your closing statement showing the amount distributed, and that the distribution is an eligible rollover distribution.

Helpful Definitions	
<b>Direct Rollover:</b>	The plan administrator makes the payment <u>directly to your current plan</u> . The administrator may issue your distribution in the form of a check made payable to your account directly to you. Taxes are not withheld from your transfer amount.
<b>Indirect Rollover:</b>	The plan administrator makes the payment directly to you and not to your current plan. You can deposit all or a portion of it in your plan account within 60 days. Taxes are withheld from your transfer amount.
<b>Recontribution of a qualified distribution:</b>	You can recontribute previously distributed funds eligible for recontribution (e.g. Qualified Birth / Adoption Distribution (QBAD)) back into your retirement plan account up to the total amount of your eligible distribution as long as it is processed within 3 years of the date of withdrawal. You will need to provide this Rollover Form, a certified check, made payable to Plan, and the paperwork you received for your eligible distribution that shows the date of the withdrawal and sources of your distribution.

# Rollover Contribution Form

**Instructions**

This form is used to request a rollover to your 401(k) retirement plan account from another qualified retirement plan or IRA. Please read the instructions before you complete the form.

- 1. Your information:** To get started, please provide your information.
- 2. Rollover contribution and check information:** Indicate the rollover type and amount, correctly fill out your check, and ensure you have the proper documentation.
- 3. Current investment election:** Carefully review step 3. If you have questions or would like to make changes to your current investment directions, please visit [benefits.ml.com](https://benefits.ml.com).
- 4. Your certification:** Don't forget to sign and date the form.
- 5. Mail in your form and check:** Follow the steps to mail your check and form to the address below.

**Return to:**

Retirement & Benefit Plan Services  
1400 American Blvd.  
Mail-Stop NJ2-140-03-50  
Pennington, NJ 08534

**Step 1: Your information**

First Name:

Middle Initial:

Last Name:

Phone Number:

Social Security Number or Tax ID Number:

Address:

City:

State:

Zip / Postal Code:

Country:


Please include country code if non-US number

Please note that if your payment is not in good order, the check will be returned to your address on file.

## Step 2: Rollover contribution

**Request your Rollover and gather your supporting documentation:**

1. Contact the provider of the account you are looking to roll over and complete the steps that they require to request your rollover.
2. Confirm the check is payable to "QNITY RETIREMENT SAVINGS PLAN, FBO (insert your name)" and have it mailed to your home address. Be sure that the check is signed and dated.
3. Using the Rollover Guide, make note of the type of account you are rolling your money out of for the information below.
4. Ensure you have the proper documentation. Refer to the Rollover Guide for what type of documentation is required from certain account types.

Pay to the order of <u>ABC 401k Plan, FBO John Doe</u>	Date <u>XX/XX/XXXX</u>
\$ <span style="border: 1px solid black; padding: 2px 20px;">XXX</span>	
<u>X amount of dollars and X amount of cents</u>	
Memo _____	<div style="text-align: center;">           _____          Signature       </div>
0000000000      0000000000	

The dollar amount must equal the amount on the check from your previous Institution.

Once you've received your Rollover payment, please fill in the total dollar amount of your Rollover as it is listed on your check.

\$ | | | | | | | . | |

Please select one:

Direct Rollover      Indirect Rollover      Recontribution of the following withdrawal type (e.g. QBAD):

Tell us about the account where the money is coming from. **Select all that apply:**

Qualified Retirement Plan – Pre-tax Dollars	Qualified Retirement Plan – After-tax Contributions	403(a) or 403(b)	Government 457(b) Plan
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Traditional IRA	Conduit IRA	Simple IRA	SEP IRA
<ul style="list-style-type: none"> <li>• Contributions are made by the account owner or employer</li> <li>• Contributions are made with pre-tax dollars</li> <li>• Withdrawals are taxed as ordinary income</li> <li>• Withdrawals before age 59½ are subject to a 10% early withdrawal penalty</li> </ul>	<ul style="list-style-type: none"> <li>• Contributions are made by the account owner or employer</li> <li>• Contributions are made with pre-tax dollars</li> <li>• Withdrawals are taxed as ordinary income</li> <li>• Withdrawals before age 59½ are subject to a 10% early withdrawal penalty</li> </ul>	<ul style="list-style-type: none"> <li>• Contributions are made by the employer</li> <li>• Contributions are made with pre-tax dollars</li> <li>• Withdrawals are taxed as ordinary income</li> <li>• Withdrawals before age 59½ are subject to a 10% early withdrawal penalty</li> </ul>	<ul style="list-style-type: none"> <li>• Contributions are made by the employer</li> <li>• Contributions are made with pre-tax dollars</li> <li>• Withdrawals are taxed as ordinary income</li> <li>• Withdrawals before age 59½ are subject to a 10% early withdrawal penalty</li> </ul>

Designated Roth Account	Qualified Retirement Plan – In-Plan Roth Conversions	Recontribution of a qualified distribution
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Refer to the Rollover Guide for rules and documentation.

If your rollover includes Roth dollars, please indicate the date your first Roth contribution was made.

Date (MM-DD-YYYY):

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### Step 3: Investment direction

I understand that my rollover funds will be invested per my current investment choices. If I have not made any investment choices, my funds will be invested in the plan's default investment, as described in the Summary Plan Description. To choose your own investment direction, visit [www.benefits.ml.com](http://www.benefits.ml.com) or call 888.496.1802.

**Step 4: Certification and your signature** (Please print the form and manually sign before returning to the address below)

This rollover consists of a distribution from an eligible retirement plan or from an IRA (other than an inherited IRA, if I am a non-spousal beneficiary). I'm entitled to this distribution as an employee or a spousal beneficiary.

The amount rolled over is not a distribution due to financial hardship, a required minimum payment made to me, one of a series of substantially equal payments payable over my life or life expectancy or the joint life expectancies of me and my designated beneficiary, or one of a series of installment payments over a period of ten years or more, or a return of any excess deferrals, excess contributions, excess aggregate contributions or excess annual additions with respect to an eligible employer's retirement plan.

For a retribution I certify that I am an individual who received an eligible distribution(s) and am eligible to retribute part or all of such distribution to the above referenced Plan. I understand that my retribution may be refunded to me in the future, if it is not permitted by the Plan or it is later determined that part or all of it was ineligible to be retributed to the Plan.

If the funds were paid directly to me from an eligible retirement plan or IRA, the distribution was received not more than 60 days before the date of this rollover. If an exception to the 60-day rule applies and is permitted by my plan, I have attached a letter certifying that an exception applies. I further certify that I am making this contribution within 30 days of the date the reason(s) listed in the 60-day rollover waiver letter no longer prevent(s) me from making this contribution.

Unless allowed by my plan and indicated as part of the deposit, this rollover contribution does not include after-tax (non-Roth) contributions.

I understand that my rollover funds will be invested per my current investment choices . If I have not made any investment choices, my funds will be invested in the plan's default investment, as described in the Summary Plan Description.

I have read the Summary Plan Description and have been advised to consult a tax specialist about the eligibility of this rollover.

Your Signature:

Date (MM-DD-YYYY):

**Sign Here**

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### Step 5: Mail your form and check

1. Make a copy of this signed form and your certified bank check or money order before you place it in the envelope.
2. Mail the signed certified bank check or money order and completed form to:

Retirement & Benefit Plan Services  
1400 American Blvd.  
Mail-Stop NJ2-140-03-50  
Pennington, NJ 08534



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Investment Products:

<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
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