

## **How to Roll Your Money into Your Employer Sponsored Retirement Plan with Berg Const., Inc. 401(k) Plan**

In this packet, you will find information and a form necessary to roll over your Individual Retirement Account (IRA) or employer sponsored retirement plan to your current employer sponsored retirement plan with Berg Const., Inc. 401(k) Plan.

It's easy! All you have to do is follow the Rollover Checklist. The checklist items are required to complete your rollover.

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### **Rollover Checklist**

- Complete and sign the Incoming Rollover form included in this packet.
  - A copy of the original distribution check stub must be attached if you are sending in the check and this form together.
  - If you are rolling over from an IRA, please provide a copy of the most recent account statement. If you are rolling over from an employer sponsored retirement plan, please provide a copy of the most recent account statement showing the Internal Revenue Code ("Code") plan type and plan name.
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### **Questions?**

Please call our Rollover Services Team at 1-866-360-1192, Opt 3. We are available to assist you 6 a.m. to 8 p.m. Mountain time, Monday through Friday.

**Incoming Rollover  
401(k) Plan**

Do not complete the Investment Option Information portion of this form if you elected to have your account professionally managed by Advised Assets Group, LLC ("AAG").

**Berg Const., Inc. 401(k) Plan**

**507851-01**

**If you have already received a rollover check,** send this form and the check together to the address shown in the Payment Instructions section. Please see the Step-by-Step Instructions for Rollover Contributions for important details about the process to complete your incoming rollover before submitting your form and check.

**If your previous provider has not already issued a rollover check,** and you would like assistance with contacting your previous provider or to learn more about your account consolidation options, please call **1-866-360-1192, Option 3.** A dedicated specialist can help you initiate your incoming rollover over the phone.

**Participant Information**

Last Name			First Name			MI			Social Security Number											
<i>(The name provided MUST match the name on file with Service Provider.)</i>																				
Address - Number & Street																				
City				State		Zip Code		Mo			Day			Year			<input type="checkbox"/> Female		<input type="checkbox"/> Male	
( )				( )		( )		Date of Birth			<input type="checkbox"/> Married		<input type="checkbox"/> Unmarried							
Home Phone						Work Phone														

**Rollover Information - A copy of the original distribution check stub must be attached if you are sending in the check and this form together.**

Amount of Rollover: \$ \_\_\_\_\_ (Enter approximate amount if exact amount is not known.)

All required documentation must be received in good order and we must review and confirm that the rollover contribution can be accepted into your Plan, before your rollover contribution will be invested in the Plan. If the rollover contribution cannot be accepted into the Plan, it will be returned to the issuer. See attached Step-by-Step Instructions for Rollover Contributions. If you have any questions about your Plan's rollover contribution options, please call 1-866-360-1192, Option 3.

**I am choosing a Direct Rollover from a:**

- Qualified 401(a) (Profit Sharing or Money Purchase) Plan
- Qualified 401(k) Plan
  - Non-Roth
  - Pre-tax: \$ \_\_\_\_\_ (all contributions and earnings, excluding Roth contributions and earnings)
  - Roth: \$ \_\_\_\_\_ (employee contributions and earnings)
- Traditional IRA (Only pre-tax amounts may be rolled over)

**Instructions and Authorization from the Owner/Account-holder to Current Trustee or Custodian**

As owner of the account referenced below, I hereby authorize you, \_\_\_\_\_ (Company Name) to liquidate:

- 100% (Approximate transfer amount \$ \_\_\_\_\_) **OR**
- Part (\$ \_\_\_\_\_) of my account and transfer the proceeds to my new employer sponsored plan:
  - Immediately
  - At Maturity (if applicable)
- 403(b) Plan
  - Non-Roth
  - Pre-tax: \$ \_\_\_\_\_ (all contributions and earnings, excluding Roth contributions and earnings)
  - Roth: \$ \_\_\_\_\_ (employee contributions and earnings)
- Governmental 457(b) Plan

**I am choosing an In-direct 60-Day Rollover from a (if an exception(s) applies, please indicate reason(s) for late contribution below the plan type):**

**Plan Type**

\_\_\_\_\_  
Last Name First Name M.I. Social Security Number

- Qualified 401(a) (Profit Sharing or Money Purchase) Plan
- Qualified 401(k) Plan
  - Non-Roth
  - Pre-tax: \$ \_\_\_\_\_ (all contributions and earnings, excluding Roth contributions and earnings)
  - Roth: \$ \_\_\_\_\_ (employee contributions and earnings)
- Traditional IRA (Only pre-tax amounts may be rolled over)

**Instructions and Authorization from the Owner/Account-holder to Current Trustee or Custodian**

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- 100% (Approximate transfer amount \$ \_\_\_\_\_) **OR**
- Part (\$ \_\_\_\_\_) of my account and transfer the proceeds to my new employer sponsored plan:
  - Immediately
  - At Maturity (if applicable)
- 403(b) Plan
  - Non-Roth
  - Pre-tax: \$ \_\_\_\_\_ (all contributions and earnings, excluding Roth contributions and earnings)
  - Roth: \$ \_\_\_\_\_ (employee contributions and earnings)
- Governmental 457(b) Plan

**Reasons for Late Contribution**

I intended to make the rollover within 60 days after receiving the distribution but was unable to do so for the following reason(s). Check all that apply:

- An error was committed by the financial institution making the distribution or receiving the contribution.
- The distribution was in the form of a check and the check was misplaced and never cashed.
- The distribution was deposited into and remained in an account that I mistakenly thought was a retirement plan or IRA.
- My principal residence was severely damaged.
- One of my family members died.
- I or one of my family members was seriously ill.
- I was incarcerated.
- Restrictions were imposed by a foreign country.
- A postal error occurred.
- The distribution was made on account of an IRS levy and the proceeds of the levy have been returned to me.
- The party making the distribution delayed providing information that the receiving plan or IRA required to complete the rollover despite my reasonable efforts to obtain the information.

**Previous Provider Information:**

\_\_\_\_\_  
Company Name Account Number

\_\_\_\_\_  
Mailing Address

\_\_\_\_\_  
City/State/Zip Code Phone Number

**Required Documentation**

If you are rolling over from an IRA, please provide a copy of the most recent account statement. If you are rolling over from an employer sponsored retirement plan, please provide a copy of the most recent account statement showing the Internal Revenue Code ("Code") plan type, plan name, and if applicable, Roth first contribution date and Roth contribution amounts.

**If you do not have this information on the statement, please have your Previous Plan Administrator complete the applicable fields below. Also provide the signature of the previous employer as Plan Administrator.**

The name of the distributing Plan is \_\_\_\_\_  
(hereinafter referred to as the "Plan"). The Plan Administrator of the Plan certifies to the best of their knowledge that:

- (1) The Plan is designed or intended to be tax qualified under the Code and meets the requirements of a
  - Qualified 401(a) or 401(k) plan
  - 403(b) Plan
  - 457(b) for governmental plans
- (2) The amounts are eligible for rollover as described in Code section 402(c).

\_\_\_\_\_  
 Last Name First Name M.I. Social Security Number  
 \_\_\_\_\_  
 Number

(3) Employer/employee before-tax contribution and earnings: \$ \_\_\_\_\_

(4) For Rollovers from designated Roth accounts:

Roth first contribution date: \_\_\_\_\_

Roth contributions (no earnings): \_\_\_\_\_

Roth earnings: \_\_\_\_\_

(5) For In-plan Roth Transfers/Rollovers:

Roth recapture amount: \_\_\_\_\_

Roth recapture date(s): \_\_\_\_\_

Roth contributions (no earnings): \_\_\_\_\_

Roth earnings: \_\_\_\_\_

(6) Signature of previous employer:

I am authorized to sign as Plan Administrator of the previous employer.

Signature of "Plan Administrator" \_\_\_\_\_

Printed Name of "Plan Administrator" \_\_\_\_\_

Title \_\_\_\_\_

Company Name \_\_\_\_\_ Date \_\_\_\_\_

Phone Number \_\_\_\_\_ Email Address \_\_\_\_\_

**Investment Option Information** - Please refer to your Plan materials for investment option designations.

I understand that funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. I will refer to the fund's prospectus and/or disclosure documents for more information.

Do not complete the Investment Option Information portion of this form if you elected to have your account professionally managed by Advised Assets Group, LLC ("AAG").

Select either existing ongoing allocations (A) or your own investment options (B).

**(A) Existing Ongoing Allocations**

I wish to allocate this rollover the same as my existing ongoing allocations.

**(B) Select Your Own Investment Options**

**INVESTMENT OPTION**

NAME	TICKER	CODE	%
American Funds 2010 Trgt Date Retire R6.....	RFTTX	RFTTX	_____
American Funds 2015 Trgt Date Retire R6.....	RFJTX	RFJTX	_____
American Funds 2020 Trgt Date Retire R6.....	RRCTX	RRCTX	_____
American Funds 2025 Trgt Date Retire R6.....	RFDTX	RFDTX	_____
American Funds 2030 Trgt Date Retire R6.....	RFETX	RFETX	_____
American Funds 2035 Trgt Date Retire R6.....	RFFTX	RFFTX	_____
American Funds 2040 Trgt Date Retire R6.....	RFGTX	RFGTX	_____
American Funds 2045 Trgt Date Retire R6.....	RFHTX	RFHTX	_____
American Funds 2050 Trgt Date Retire R6.....	RFITX	RFITX	_____
American Funds 2055 Trgt Date Retire R6.....	RFKTX	RFKTX	_____
American Funds 2060 Trgt Date Retire R6.....	RFUTX	RFUTX	_____
American Funds New Perspective R6.....	RNPGX	RNPGX	_____
American Funds New World R6.....	RNWXG	RNWXG	_____
Fidelity International Index.....	FSPSX	FSPSX	_____
MFS Intl Diversification R6.....	MDIZX	MDIZX	_____
MFS International Growth R6.....	MGRDX	MGRDX	_____
Federated Hermes Kaufmann Small Cp R6.....	FKALX	FKALX	_____
Fidelity Small Cap Index.....	FSSNX	FSSNX	_____
JPMorgan Market Expansion Enh Idx R6.....	OMYGX	OMYGX	_____
Undiscovered Mgrs Behavioral Value R6.....	UBVFX	UBVFX	_____

**INVESTMENT OPTION**

NAME	TICKER	CODE	%
American Century Mid Cap Value R6.....	AMDVX	AMDVX	_____
Fidelity Advisor Stock Selec Mid Cap Z.....	FSLZX	FSLZX	_____
Fidelity Mid Cap Index.....	FSMDX	FSMDX	_____
MFS Mid Cap Growth R6.....	OTCKX	OTCKX	_____
American Funds Fundamental Investors R6.....	RFNGX	RFNGX	_____
Fidelity Advisor Equity Growth Z.....	FZAFX	FZAFX	_____
Fidelity Large Cap Value Index.....	FLCOX	FLCOX	_____
Fidelity Nasdaq Composite Index.....	FNCMX	FNCMX	_____
Fidelity 500 Index.....	FXAIX	FXAIX	_____
JPMorgan Growth & Income R6.....	VGINX	VGINX	_____
American Funds American Balanced R6.....	RLBGX	RLBGX	_____
T. Rowe Price Retirement Balanced I.....	TRPTX	TRPTX	_____
American Funds Inflation Linked Bd R6.....	RILFX	RILFX	_____
Federated Hermes Instl High Yield Bd R6.....	FIHLX	FIHLX	_____
Fidelity Intermediate Treasury Bond Idx.....	FUAMX	FUAMX	_____
Janus Henderson Developed World Bond N.....	HFARX	HFARX	_____
JPMorgan Core Plus Bond R6.....	JCPUX	JCPUX	_____
GWI Fixed Account - Series Class I.....	N/A	GWAQ35	_____
<b>MUST INDICATE WHOLE PERCENTAGES</b>			<b>= 100%</b>

**Required Signature** - My signature indicates that I have read, understand the effect of my election and agree to all pages of this Incoming Rollover form, including the Participant Acknowledgements. I affirm that all information provided is true and correct. If a Rollover is requested, I certify that: 1) I was entitled to a rollover distribution as a participant, not as a beneficiary; 2) the distribution was not a: series of periodic payments, required minimum distribution, hardship distribution, excess contribution(s) or Roth IRA assets; 3) if an In-direct 60-day rollover, the rollover contribution is being made to the Plan within 60 days from the date I received my distribution; 4) the entire amount being rolled over would be included in my income if it were not being rolled over; and 5) that the entire amount is being rolled over from an "eligible retirement Plan" within the meaning of Code Section 402.

I am encouraged to discuss rolling money from one account to another with your financial advisor/planner and to consider any potential fees and/or limitations of available investment options.

I understand that an election to rollover to this Plan from another plan or IRA may result in significant tax consequences to me. I am responsible for any income tax or penalties for the election I made in this form. I acknowledge that Service Provider has not provided any tax or investment advice. I acknowledge that if I need financial or tax advice related to this rollover election, it is my responsibility to consult with my personal financial and/or tax advisor.

I understand that Service Provider is required to comply with the regulations and requirements of the Office of Foreign Assets Control, Department of the Treasury ("OFAC"). As a result, Service Provider cannot conduct business with persons in a blocked country or any person designated by OFAC as a specially designated national or blocked person. For more information, please access the OFAC Web site at: <http://www.treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx>.

\_\_\_\_\_  
**Participant Signature**

\_\_\_\_\_  
**Date**

*A handwritten signature is required on this form. An electronic signature will not be accepted and will result in a significant delay.*

**Participant** forward, fax or upload as shown in the payment instructions section.

\_\_\_\_\_  
**Print Full Name**

**Securities offered by GWFS Equities, Inc., Member FINRA/SIPC, marketed under the Empower brand, and/or other broker-dealers.** GWFS is affiliated with Great-West Funds, Inc.; Great-West Trust Company, LLC; and registered investment advisers Advised Assets Group, LLC and Great-West Capital Management, LLC, marketed under the Great-West Investments™ brand.

\_\_\_\_\_  
**Participation Agreement**

**Advised Assets Group, LLC** - If I have elected to have my account professionally managed by Advised Assets Group, LLC and this form is submitted, my election to have my account professionally managed will override the investment allocation requested on this form until such time as I revoke or amend my election to have my account professionally managed.

**General Information** - I understand that only certain types of distributions are eligible for rollover treatment and that it is solely my responsibility to ensure such eligibility. By signing below, I affirm that the funds I am rolling are in fact eligible for such treatment. I authorize these funds to be transferred into my employer's Plan and to be invested according to the information specified in the Investment Option Information section. I understand and agree that this account is subject to the terms of the Plan Document.

I understand that I am permitted to direct the investment of my accounts in the Plan. I acknowledge that I have received and reviewed the information about my investment choices and have had an opportunity to freely choose how my accounts are invested. I understand and agree that my employer and other plan fiduciaries will not be liable for the results of my investment directions. **All funds rolled in the Berg Const., Inc. 401(k) Plan are subject to the terms of the Berg Const., Inc. 401(k) Plan.**

If the investment option information is missing or incomplete, I authorize Service Provider to allocate the rollover assets ("assets") the same as my ongoing contributions (if I have an account established) or to the default investment option selected by my Plan (if I do not have an investment election on file). If no default investment option is selected by my Plan, the funds will be returned to the payor. If additional assets from the same provider are received more than 180 calendar days after Service Provider receives this Incoming Rollover form (this "form"), I authorize Service Provider to allocate all monies received the same as my ongoing allocation election on file with Service Provider. I understand I must call 1-866-360-1192, Option 3 or access the Web site at [empowermyretirement.com](http://empowermyretirement.com) in order to make changes or transfer monies from the default investment option. If my initial rollover assets are received more than 1 year after Service Provider receives and approves this Incoming Rollover form, I understand Service Provider will require the submission of a new form for approval. I understand that this completed form must be received by Service Provider at the address provided on this form. Assets will not be invested until after approval is granted. Forms and documentation received after market close will be reviewed for approval the following business day.

I understand that the current Custodian/Provider may require that I furnish additional information before processing the transaction requested on this form, and Service Provider is not responsible for determining the status of any transaction that I have requested. It is entirely my responsibility to provide the current Custodian/Provider with any information that they may require, and/or to notify Service Provider of any information that the current Custodian/Provider may wish to obtain in order to effect the transaction.

**Withdrawal Restrictions** - I understand that the Internal Revenue Code and/or my employer's Plan Document may impose restrictions on rollovers and/or distributions. I understand that I must contact the Plan Administrator/Trustee, if applicable, to determine when and/or under what circumstances I am eligible to receive distributions or make rollovers.

**Investment Options** - I understand and acknowledge that all payments and account values, when based on the experience of the investment options, may not be guaranteed and may fluctuate, and, upon redemption, shares may be worth more or less than their original cost. I acknowledge that investment option information, including prospectuses, disclosure documents and Fund Profile sheets, have been made available to me and I understand the risks of investing. I understand and agree that Service Provider will not be liable for the results of my investment directions.

Last Name

First Name

M.I.

Social Security Number

Number

**Account Corrections** - I understand that it is my obligation to review all confirmations and quarterly statements for discrepancies or errors.

**Certification for Late Rollover Contribution** - Pursuant to Internal Revenue Service Revenue Procedure 2016-47, I certify that my contribution which I have described on this form missed the 60-day rollover deadline for the reason(s) listed under Reasons for Late Contribution Section. I am making this contribution as soon as practicable after the reason or reasons I indicated no longer prevent me from making the contribution. I understand that this certification concerns only the 60-day requirement for a rollover and that, to complete the rollover, I must comply with all other tax law requirements for a valid rollover and with your rollover procedures.

Pursuant to Revenue Procedure 2016-47, unless you have actual knowledge to the contrary, you may rely on this certification to show that I have satisfied the conditions for a waiver of the 60-day rollover requirement for the amount identified on this form. You may not rely on this certification in determining whether the contribution satisfies other requirements for a valid rollover.

I declare that the representations made with respect to my certification for late rollover contribution on this form are true and that the IRS has not previously denied a request for a waiver of the 60-day rollover requirement with respect to a rollover of all or part of the distribution to which this contribution relates. I understand that in the event I am audited and the IRS does not grant a waiver for this contribution, I may be subject to income and excise taxes, interest, and penalties. If the contribution is made to an IRA, I understand you will be required to report the contribution to the IRS. I also understand that I should retain a copy of this signed certification with my tax records.

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### Payment Instructions

If you have already contacted your previous provider to initiate your rollover distribution, or have already received a rollover check, use the payment and mailing instructions below. If you are mailing this "form" only, see instructions below.

**Make check payable to:**

Great-West Trust Company, LLC

**Include the following information on the check:**

Participant Name, Social Security Number,  
Plan Number, Plan Name

**Wire instructions:**

**Account of:** Great-West Trust Company, LLC

**Bank:** US Bank

**Account no:** 103656586049

**Routing transit no:** 102000021

**Attention:** Financial Control

**Reference:** Participant Name, Social Security Number,  
Plan Number, Plan Name

**Regular mail address for the**

**check and form (if mailed together):**

Great-West Trust Company, LLC

PO Box 561148

Denver, CO 80256-1148

**Overnight mail address for the**

**check and form (if mailed together):**

US Bank

10035 East 40th Avenue Suite 100

Dept 1148

Denver, CO 80238

**Contact:** Empower Retirement

**Phone#:** 1-800-338-4015

### Mailing/Fax Instructions if sending this form only

If you have not received a rollover check or initiated your rollover distribution with your previous provider, send this form only to us. Please fax this form to 1-866-633-5212, upload electronically to [empowermyretirement.com](http://empowermyretirement.com) (Click Upload Documents to submit) or mail to the address above.

After your request has been received and processed, we will contact you to initiate your distribution from the other provider. You can also call 1-866-360-1192, Option 3, if you have any questions about the status of your incoming rollover request.

**Acceptance of Assets - To the sending custodian/trustee**  
**(To be completed by Empower Retirement)**

Participant's Name: \_\_\_\_\_

Receiving Plan Name: Berg Const., Inc. 401(k) Plan

Receiving Plan Number: 507851-01

Last 4 digits of Participant's Social Security Number: \_\_\_\_\_

Prior Provider Policy/Account Number: \_\_\_\_\_

**To Whom it May Concern**

Great-West Trust Company, LLC and its affiliates Empower Retirement provide recordkeeping and asset custody services to the employer sponsored retirement plan referenced on the attached Incoming Rollover Form. The plan's records reflect a beneficial account for the participant requesting a rollover of assets from your institution into the plan account.

At the direction of the employer sponsoring the plan, Empower Retirement agrees to accept the transferred funds from the sending institution and allocate them to the participant's beneficial account under the plan in accordance with the applicable provisions of the Internal Revenue Code.

\_\_\_\_\_  
**Authorized Signature**  
**Empower Retirement**

\_\_\_\_\_  
**Date**

*A handwritten signature is required on this form. An electronic signature will not be accepted and will result in a significant delay.*

Empower Retirement Internal Event ID: \_\_\_\_\_

On behalf of the plan and the participant, we ask that you please complete this requested transaction, as soon as possible. Please make check payable to: Great-West Trust Company, LLC

FBO: \_\_\_\_\_

**Regular mail address for the check and form (if mailed together):**

Great-West Trust Company, LLC  
PO Box 561148  
Denver, CO 80256-1148

**Overnight mail address for the check and form (if mailed together):**

US Bank  
10035 East 40th Avenue Suite 100  
Dept 1148  
Denver, CO 80238

**Contact:** Empower Retirement

**Phone#:** 1-800-338-4015

When completing the request, please include the following:

- Participant's Social Security Number
- An itemized record of the distribution, outlining any and all surrender penalties
- Breakdown by money source (i.e. Employee and Employer contributions)

We appreciate your prompt attention regarding this matter. If you have any questions or require additional information, please feel free to contact our Client Service Department at 1-866-360-1192, Option 3.

## Step-by-Step Instructions for Rollover Contributions

Berg Const., Inc. 401(k) Plan offers you the opportunity to "roll over" the distribution you receive from your previous employer's Plan or IRA. The following information and instructions are designed to help you through this process. If you have any questions, please contact a dedicated specialist at 1-866-360-1192, Option 3.

### Determine Whether Your Contribution is a Direct Rollover or an In-direct 60-Day Rollover.

- **Direct Rollover:** Your previous plan or annuity makes the distribution check payable directly to Great-West Trust Company, LLC as trustee of this Plan.
- **In-direct 60-Day Rollover:** Your previous plan or annuity makes the distribution check payable to you.

### If You Are Electing a Direct Rollover

- Complete the Participant Information section of the Incoming Rollover Election form.
- Complete the Rollover Information section choosing Direct Rollover and the applicable Internal Revenue Code ("Code") plan type on the form.
- Complete the Previous Provider Information section.
- Complete the Required Documentation section. Please attach a copy of most recent account statement to the Incoming Rollover Election form. If your most recent account statement does not indicate the Code plan type and Plan Name of your previous employer's plan, you must ALSO have your previous employer sign the Incoming Rollover Election form. For an IRA, please verify the account statement indicates the account is an IRA.
- For a Direct Rollover from an IRA please note: The maximum amount eligible for rollover is the total amount of your taxable IRA contributions plus earnings. Non-taxable IRA contributions may not be rolled over. If your rollover amount was held in a conduit IRA and you were born before January 1, 1936, you may be eligible for capital gains treatment. In this instance, you may want to track these rollover amounts in order to be eligible for favorable tax treatment. If the amounts were from a SIMPLE IRA, you would have had to participate in the SIMPLE IRA for a minimum of two years.
- **If you have already received a rollover check, send this form, the check and the check stub together to the appropriate address shown in the Payment Instructions section.**
- **If you do not have a rollover check, and have not initiated a distribution from the other provider,**
  - 1. Send this form with appropriate documentation described on this form.**
  - 2. In order to complete the rollover, the previous provider must be contacted and instructed to distribute the assets. If you would like assistance with contacting the other carrier, please contact a dedicated specialist at 1-866-360-1192, Option 3.**
- Send your completed Incoming Rollover Election form with required documentation attached to:

**Regular mail address for the check and form (if mailed together):**  
Great-West Trust Company, LLC  
PO Box 561148  
Denver, CO 80256-1148

**Overnight mail address for the check and form (if mailed together):**  
US Bank  
10035 East 40th Avenue Suite 100  
Dept 1148  
Denver, CO 80238  
**Contact:** Empower Retirement  
**Phone#:** 1-800-338-4015

**Or fax to: 1-866-633-5212 or upload to [empowermyretirement.com](http://empowermyretirement.com)**

- Service Provider will review your request and required documentation to determine if your rollover can be accepted into the Plan. If information is missing, we will contact you for more information.
- After your request has been received and processed, we will contact you to initiate your distribution from the other carrier.

### If You Are Electing an In-direct 60-Day Rollover

- Complete the Participant Information section of the Incoming Rollover Election form.
- Complete the Rollover Information section choosing In-direct 60-Day Rollover and the applicable Code. Please send a copy of the check stub, showing the amount of the distribution and withholding, from the previous provider.
- Complete the Previous Provider Information section.
- Complete the Required Documentation section. Please attach a copy of most recent account statement to the Incoming Rollover Election form. If your most recent account statement does not indicate the Code plan type and Plan Name of your previous employer's plan, you must ALSO have your previous employer sign the Incoming Rollover Election form. For an IRA, please verify the account statement indicates the account is an IRA.
- To avoid any income tax consequences, you must roll over your entire gross distribution (including any income tax withholding). If you roll over less than your gross distribution, the amount not rolled over will be subject to income tax and may be subject to excise tax.



- Send your completed Incoming Rollover Election form with required documentation attached to:

**Regular mail address for the check and form (if mailed together):**

Great-West Trust Company, LLC  
PO Box 561148  
Denver, CO 80256-1148

**Overnight mail address for the check and form (if mailed together):**

US Bank  
10035 East 40th Avenue Suite 100  
Dept 1148  
Denver, CO 80238

**Contact:** Empower Retirement

**Phone#:** 1-800-338-4015

**Or fax to: 1-866-633-5212 or upload to [empowermyretirement.com](http://empowermyretirement.com)**

- **If you have already received a rollover check, send this form, the check and the check stub together to the appropriate address shown in the Payment Instructions section.**
- Service Provider will review your request and required documentation to determine if your rollover can be accepted into the Plan. If information is missing, we will contact you for more information.

Endorse the rollover check to:

Great-West Trust Company, LLC

OR

If your rollover check has already been cashed, please consider sending in a cashier's check or certified check made payable to Great-West Trust Company, LLC.

### **Some Important Rollover Facts**

- If any documentation is missing, your request will not be processed until you have submitted the required documentation for review.
- In the event that a rollover contribution is made that cannot be accepted, the rollover contribution will be made payable and returned to the issuer. Please contact a dedicated specialist at 1-866-360-1192, Option 3, if you have any questions about your incoming rollover options for this Plan.
- Examples of Contributions Which Cannot Be Rolled Over:
  - Any "required minimum distribution" (i.e., amount being paid to you because you are age 70 1/2 or older).
  - Distributions that are a series of periodic payments (made at least annually) and paid to you over your life expectancy (or the life expectancy of you and your beneficiary) or for a period of at least 10 years.
  - Hardship Distributions
  - Unforeseeable Emergency Distributions
  - Excess Contributions
  - Roth IRA Assets
- Please Note: If you are making a "Regular 60-Day Rollover" under Federal Regulations, you have 60 (sixty) days from the date of your distribution to make a rollover contribution. It is your responsibility to ensure that Service Provider receives all required documentation AND your rollover contribution prior to the expiration of the 60-day period. After 60 days, Service Provider can only accept a rollover on behalf of the Plan if you certify a reason for late contribution. You will be responsible for any income tax or tax penalties for failure to meet the 60-day rule for rollover contributions when information is not provided and the rollover contribution is not made within the 60-day period. If you provide a reason for late contribution, you will be responsible for maintaining the documentation.
- An election to rollover to this Plan from another plan or IRA may result in significant tax consequences to you. You are responsible for any income tax or penalties for the election made in this form.
- Review decisions related to your qualified plan distribution with your financial advisor or tax advisor.

**Read this information carefully.**