



Incoming Rollover Request

Instructions

Use this form to initiate a direct rollover of your existing retirement account to your plan retirement account being serviced by Transamerica. Complete Sections A, B, C and D, then return the completed form, along with any required documentation indicated in Section E, to us at the address indicated in Section G. Contact your prior plan provider to request a rollover of the funds in your account to Transamerica (your prior plan provider may require that you complete a distribution form or other documentation). For further information, please refer to your Summary Plan Description or call us at 888-976-4907.

Section A. Employer Information

Company/Employer Name

Contract/Account No. Affiliate No. Division No.

Section B. Personal Information

Social Security No. Date of Birth
(mm/dd/yyyy)

First Name/Middle Initial Last Name

Mailing Address

City State Zip Code

Phone No. Ext.

E-mail Address

Section C. Incoming Rollover Information

My incoming rollover for \$_____ is an eligible rollover distribution

My incoming rollover is from a (select only one option)

- qualified plan (401(k) or 401(a) plan) 403(b) plan 457(b) governmental plan IRA

Amount to be rolled over from present provider: 100% of account Partial rollover of \$_____



My incoming rollover does does not include after-tax amounts from a qualified plan or a 403(b) plan. If after-tax amounts are included, the total after-tax cost basis of this distribution is \$ _____. Cost basis is the amount of contributions made, not including earnings.

My incoming rollover does does not include Roth contributions via a direct rollover from another Roth plan. If Roth contributions are included, please provide the total Roth contribution amount being rolled over: \$ _____ (include both contributions and earnings). Transamerica will only accept Roth amounts via a direct rollover from another Roth plan. Please also provide the following additional information (select only one option):

- This is a qualified distribution via a direct rollover (please attach a copy of the rollover statement provided by the transferring Roth plan). *Transamerica cannot accept the Roth amounts without a copy of the rollover statement.*
- This is a non qualified distribution via a direct rollover that includes both taxable and non-taxable amounts. The total after-tax cost basis of the distribution is \$ _____. (Cost basis is the amount of Roth after-tax contributions made, but not including earnings.) Please attach a copy of the rollover statement provided by the transferring Roth plan. *Transamerica cannot accept the Roth amounts without a copy of the rollover statement.* As indicated on the attached rollover statement, the start of the 5-year period of participation applicable to the Roth rollover amounts is _____ (year).
- This is a non qualified distribution via a direct rollover of Roth contribution earnings only. Please attach a copy of the rollover statement provided by the transferring Roth plan. *Transamerica cannot accept the Roth earnings without a copy of the rollover statement.* As indicated on the attached rollover statement, the start of the 5-year period of participation applicable to the Roth rollover amounts is _____ (year).

Please note the following important information:

1. *Transamerica cannot accept after-tax amounts if the cost basis is not provided. If you are unsure of your after-tax cost basis, contact your previous Plan Administrator to obtain/confirm this information. If this information is not received, it will be assumed that the deposit represents pre-tax amounts only.*
2. *If you are already enrolled in the plan, your incoming rollover will be invested according to your existing investment allocation for payroll contributions.*
3. *If you are not enrolled in the plan, your incoming rollover will be invested in the plan level default fund. Please refer to your Summary Plan Description or contact us in order to identify the plan's default fund. You can subsequently reallocate your investment at any time, subject to plan provisions, by calling us at 888-976-4907 or accessing your account online at mercerwise.trsuretire.com.*

Section D. Prior Plan Information

Contact your prior plan provider to request a rollover of the funds in your account to Transamerica (your prior plan provider may require that you complete a distribution form or other documentation). If your incoming rollover is not received in 30 days, we will contact your prior plan/IRA provider, if you attach a copy of your most recent prior plan/IRA statement to this form.

Prior Plan Name _____

Prior Plan Account No. _____

Prior Plan Contact Name _____

Prior Plan Contact Phone No. _____

Prior Plan/IRA Provider _____

Prior Plan/IRA Provider Mailing Address _____

Prior Plan/IRA Provider Phone No. _____



Section E. Required Documentation

If your rollover is distributed from a tax-qualified plan, you must provide verification from the prior plan provider that the funds are from a tax-qualified plan.

If your rollover is distributed from a Section 403(b) program, you must provide verification from the prior plan provider indicating that all funds are contributions from a 403(b) plan.

If your rollover is distributed from a Traditional IRA, you must provide verification from the prior plan provider indicating that all funds are from a Traditional IRA.

If your rollover is distributed from a 457(b) governmental plan, you must provide verification from the prior plan provider indicating that all funds are pre-tax contributions from a 457(b) governmental plan.

Transamerica will be unable to process your incoming rollover without this documentation.

Section F. Participant Signature

I certify that the information provided on this form is correct and complete. I understand that if I am already enrolled in the plan, my incoming rollover will be invested according to my existing investment allocation for payroll contributions. If I am not enrolled in the plan, I understand that my incoming rollover will be invested in the plan's default fund (please refer to your Summary Plan Description or contact us in order to identify the plan's default fund). I understand that I can subsequently reallocate my investment at any time, subject to plan provisions, by calling Transamerica or accessing my account online at the address above.

Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528, distributes securities products. Any registered fund offered under the plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements, such as TISC. All registered funds are available by prospectus only. A prospectus may be obtained for any registered fund by contacting us at 888-976-4907. The prospectus contains additional information about the funds, including the investment objectives, risks, charges, and other expenses. Please read and consider such information carefully before making your investment choices.

X _____
Participant Signature

X _____
Date

X _____
Print Name

X _____
Social Security Number

Section G. Mailing and Wiring Instructions

Checks- If sending a check, mail the check and the Incoming Rollover Request form to one of the following addresses, as applicable:

Regular Mail
Transamerica
Remittance Processing Center
PO Box 13029
New York, NY 10087-3029

Overnight Mail
JPMorgan Chase - Lockbox Processing
Lockbox No. 13029
4 Chase Metrotech Center-7th Floor East
Brooklyn, NY 11245

Wire Transfers- If sending a wire transfer, mail the Incoming Rollover Request form to the address below:

Form
Transamerica
6400 C Street SW
Cedar Rapids, IA 52499

Wire Instructions
State Street Bank and Trust Company
200 Clarendon Street
Boston, MA 02116-5021
Bank ABA #**011000028**
Receiving Account # **00457374**
Receiving Account name: Transamerica
Contract-Affiliate #
Contract Name



IMPORTANT UPDATE
INDIRECT ROLLOVER PERIOD EXTENDED FOR CERTAIN LOAN OFFSET EFFECTIVE
FOR PLAN YEARS BEGINNING AFTER DECEMBER 31, 2017

If you received a distribution that included the taxable portion of your outstanding loan balance, prior law allowed you to avoid tax on your loan balance by using outside funds to roll over your loan balance to an IRA or eligible employer plan within 60 days of the distribution.

Effective for taxable years after December 31, 2017, the 2017 tax reform legislation (H.R. 1) extended the current 60 day period to your federal tax filing deadline, including extensions, for the year in which your distribution is made. This extended rollover period is only available if your loan balance was taxable due to your severance from employment or termination of the plan, and only to the extent of the taxable amount of your loan default.

This Important Update notifies you of the extended rollover period. If you are taking advantage of the new law and your rollover consists of the taxable balance of your loan, further documentation may be requested. This request would be in addition to the documentation provided to evidence that your rollover is from an eligible employer plan. Please contact your advisor or the institution from which you received your distribution to obtain the requested information.



A. You may roll over your distribution if all of the following apply:

1. The distribution is an “eligible rollover distribution”. Generally, any portion of a distribution from an eligible retirement plan or traditional IRA is considered an eligible rollover distribution. The following types of payments generally cannot be rolled over to a retirement plan:

- “Permissible Withdrawals” of initial elective deferrals and earnings from certain special automatic enrollment 401(k) or 403(b) Plans that are withdrawn within 90 days of enrollment
- Annuity payments for life or joint life expectancy; installments to be paid over a period of 10 years or more
- Required minimum distributions
- Corrective distributions of contributions that exceed tax law limitations
- Excess contributions, excess deferrals, and excess aggregate contributions that apply to 401(k) ADP or 401(m) ACP nondiscrimination tests
- Distributions to a non-spouse beneficiary unless directly rolled over to an inherited IRA
- Hardship distributions
- Loans treated as deemed distributions (for example, loans in default due to missed payment before your employment ends)

Note: After-tax contributions from a qualified plan or 403(b) plan (but not from an IRA) can be rolled over (via a direct rollover) only to another qualified plan or to a 403(b) plan that separately accounts for them or to an IRA.

Roth Contributions made to a 401(k) plan or a 403(b) plan can be rolled over (via a direct rollover) only to another 401(k) plan or 403(b) plan that separately accounts for them or to a Roth IRA.

2. The distribution is from an eligible retirement plan or a traditional IRA.

- An eligible retirement plan is an employer pension or profit-sharing plan qualified for favorable tax treatment under Section 401(a) or Section 403(a) of the Internal Revenue Code, or a Section 403(b) Tax Deferred Annuity (TDA) plan or a Section 457(b) governmental plan. (Note: The Transferee retirement plan may not accept all of these types of rollovers. Please check with the sponsor of your new plan.)
- Any rollover from a section 457(b) governmental plan to a 401(a) or 403(b) plan may be subject to the 10% additional tax on early distributions when later distributed.

A rollover to a governmental 457(b) plan must be separately accounted for by such plan. Please check with Transamerica.

3. One of the statements below describes your distribution.

- The distribution is paid to you and the rollover is made within 60 days of receipt of distribution. (Note: After-tax contributions cannot be rolled over as part of a distribution payable by check to you.)
- The eligible “direct” rollover distribution is paid directly from an eligible retirement plan or traditional IRA to your new eligible retirement plan. Sample wording for direct rollover: Trustees of (name of plan at Transamerica and account number), FBO (name of participant and Social Security number) We will advise you on the exact wording of the plan name and account number, and the types of distributions that can be rolled over into this plan.

B. If your distribution includes Roth account monies from either a Roth 401(k) or Roth 403(b) plan, you may roll over the Roth account monies in accordance with the following rules:

1. The distribution must be an “eligible rollover distribution”. Generally, any portion of a Roth account that is distributed from either a Roth 401(k) plan or a Roth 403(b) plan is considered an eligible rollover distribution (see Section A.1 above for the types of Roth payments that cannot be rolled over). Transamerica will only accept Roth account monies by means of a direct rollover from another Roth plan.
2. Roth account monies that are distributed from a Roth 401(k) or Roth 403(b) plan (and include non-taxable amounts) can be rolled over (via a direct rollover) only to another Roth Account plan that separately accounts for them or to a Roth IRA.
3. If the Roth distribution is paid directly from either a Roth 401(k) plan or from a Roth 403(b) plan to your new Roth 401(k) plan or Roth 403(b) plan, you *must* provide Transamerica with a copy of the rollover statement issued by the transferring Roth plan (see Section A.3 above for sample wording for a direct rollover).

Note: Distributions from a Roth IRA may not be rolled over to an “eligible retirement plan” (defined above).

For complete information regarding plan payments, penalties, and the associated tax implications if a direct rollover is not elected, please review the Notice: Special Tax Notice Regarding Plan Payments that was provided by your former employer or payor and/or consult your tax advisor. You may be asked by the transferee plan or IRA to provide additional documentation. Check with them in advance.

