

401(k)/403(b) Direct In-Plan Roth Rollover Request Form

Please read the important information and instructions on the reverse side of this form.

GENERAL INFORMATION

NAME OF PLAN _____
 NAME OF EMPLOYER _____
 ADDRESS _____
 CITY _____ STATE _____ ZIP _____
 NAME OF PARTICIPANT _____ DATE OF BIRTH _____

Complete the following section for the individual requesting the payout.

NAME _____ DATE OF BIRTH _____
 ADDRESS _____
 CITY _____ STATE _____ ZIP _____
 SOCIAL SECURITY NUMBER _____ PHONE _____

DISTRIBUTION EVENT

Normal Retirement Age Disability Termination of Employment Attainment of Age 59½
 Distribution Allowed at Any Time Other _____

NOTE: Generally, all assets directly rolled over to a Roth account will be included in your income for the year in which the direct in-plan Roth rollover is completed. Please contact a tax professional to discuss the tax implications of this transaction. These assets will remain in the plan as direct in-plan Roth rollover contributions.

ACCOUNT DISTRIBUTED

<input type="checkbox"/> Employee Pre-Tax Elective Deferrals:	<input type="checkbox"/> Entire Account	<input type="checkbox"/> \$ _____	<input type="checkbox"/> _____ %
<input type="checkbox"/> Employee After-Tax Contributions:	<input type="checkbox"/> Entire Account	<input type="checkbox"/> \$ _____	<input type="checkbox"/> _____ %
<input type="checkbox"/> Matching Contributions:	<input type="checkbox"/> Entire Account	<input type="checkbox"/> \$ _____	<input type="checkbox"/> _____ %
<input type="checkbox"/> Employer Profit Sharing Contributions:	<input type="checkbox"/> Entire Account	<input type="checkbox"/> \$ _____	<input type="checkbox"/> _____ %
<input type="checkbox"/> Other: _____	<input type="checkbox"/> Entire Account	<input type="checkbox"/> \$ _____	<input type="checkbox"/> _____ %

WITHHOLDING

You are liable for Federal and state income tax on the taxable portion of your direct in-plan Roth rollover; however taxes will not be withheld from your direct in-plan Roth rollover. You may increase your wage withholdings or make estimated tax payments to avoid an underpayment penalty. Please see IRS Publication 505 which explains the estimated tax requirements and penalties in detail.

SIGNATURES

I certify that I have read, understand, and agree with the information provided in the instructions to this form. Due to the important tax consequences of completing a direct in-plan Roth rollover, I have been advised to see a tax professional. I assume full responsibility for this transaction and will not hold the Plan Administrator liable for any adverse consequences that may result. I understand that I have 30 days to decide on my payment options and I elect to waive the 30-day period.

RECIPIENT SIGNATURE _____ DATE _____

AUTHORIZED PLAN ADMINISTRATOR OR EMPLOYER _____ DATE _____

IMPORTANT INFORMATION AND INSTRUCTIONS

A direct in-plan Roth rollover is a rollover of non-Roth plan assets to a Roth account by a participant or spouse beneficiary. Generally, you can complete a direct in-plan Roth rollover of all or a portion of your vested account balance. Your plan will designate when you can complete a direct in-plan Roth rollover. If you are requesting a direct in-plan Roth rollover, please review the following instructions and complete the Direct In-Plan Roth Rollover Request Form. Once completed, the form should be forwarded to your Plan Administrator for approval.

DISTRIBUTION EVENT

Please specify the distribution event that entitles you to complete a direct in-plan Roth rollover.

In order to be eligible for a direct in-plan Roth rollover, plan assets must meet the definition of an eligible rollover distribution. Eligible rollover distributions are all distributions from the plan except the following:

- Required minimum distributions;
- Certain installment payments that are a part of a series of equal (or almost equal) periodic payments that will last for your lifetime (or the joint lives of you and your beneficiary) or for a specified period of 10 years or more; and
- Distributions due to hardship.

Generally, all assets directly rolled over to a Roth account will be included in your income for the year in which the direct in-plan Roth rollover is completed. However, the 10 percent additional income tax penalty on early distributions will not apply to this transaction. Please contact a tax professional to discuss the tax implications of this transaction.

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ADDRESS _____

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SOCIAL SECURITY NUMBER _____ PHONE _____

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ACCOUNT DISTRIBUTED

Employee Pre-Tax Elective Deferrals: Entire Account \$ _____ _____ %

Employee After-Tax Contributions: Entire Account \$ _____ _____ %

Matching Contributions: Entire Account \$ _____ _____ %

Employer Profit Sharing Contributions: Entire Account \$ _____ _____ %

Other: _____ Entire Account \$ _____ _____ %

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