

# Rollover Contribution Form Instructions

Dear Plan Participant:

Thank you for choosing to roll your account balance into your company's retirement plan. To process your rollover quickly, you, your employer and Merrill Lynch must conform to certain rollover process rules dictated by the Internal Revenue Code (IRC). An acceptable Rollover application consists of three documents mailed to Merrill Lynch in one envelope. These documents are:

- The rollover contribution check
- Distribution qualification document(s)
- Completed & signed Merrill Lynch Rollover Contribution Form

1. Confirm with your current employer that you are eligible to make a rollover contribution into your retirement plan.
2. Request your Rollover Contribution Check.
  - A. For a **Direct Rollover**, contact your former qualified plan, Roth 401(k) Plan or IRA administrator and request a rollover distribution check made payable to **Trustee for WWT 401(k) Plan**, FBO (your name). Have this distribution check sent to your primary address, do not send directly to Merrill Lynch.
  - B. For an Indirect Rollover you must create a certified check made payable to **Trustee for WWT 401(k) Plan**, FBO (your name). An **Indirect Rollover** is a distribution from a retirement plan or IRA that is paid directly to you that you are now trying to "roll" into your current retirement plan. The IRS requires that the rollover check be deposited at Merrill Lynch within 60 days from the day you receive your distribution check unless an exception applies (and you have attached the exception letter located on BOL certifying that an exception applies).
3. For both **Direct and Indirect Rollovers**, collect your Distribution Qualification Documents. Qualification documents prove to Merrill Lynch and the IRS that the dollars are eligible for rollover.
  - A. If your rollover contribution comes from a qualified retirement plan include one of the following documents.
    - The distribution statement from your previous qualified plan. Most rollover distribution checks include a document (check stub) that shows that the source of the dollars are from an IRC qualified plan. Please note: After tax money must come directly from a qualified plan. All assets must be clearly identified as being either pre-tax or after-tax dollars.
    - A copy of your closing statement or a letter of distribution from your former qualified plan showing the dollars (distribution check) that were distributed and that the distribution is an eligible rollover distribution.
  - B. If the rollover distribution is from an IRA, send copies of both the opening IRA statement showing the original deposit, and the closing IRA statement. After-tax contributions in an IRA may NOT be rolled over to a qualified plan. Roth IRAs may not be rolled into the plan.
  - C. If your **Direct Rollover** is from a designated Roth account, specify the year of your first Roth contribution to that plan, and provide documentation from the distributing plan that reflects the year or your first Roth Contribution and the breakdown of Roth contributions and earnings that comprise your **Direct Rollover**.
4. Complete and sign the Merrill Lynch Rollover Contribution Form. Make sure you select investments.

If you do not follow these instructions your rollover will be delayed. If you have concerns call the Merrill Lynch Employee Retirement Savings Center at 1-800-228-4015 between 8 a.m. & 8 p.m.. Eastern Time any day that the New York Stock Exchange is open.



**4. Investment Election (Check one of the items below)**

- I am currently enrolled in the 401(k). Please invest my rollover according to my current investment direction.
- Invest my rollover according to the recommendations of Advice Access.
- I want to invest my rollover according to the election indicated below. I understand that the percentages must be in 1% increments and must total 100%. A description of investment choices are available on Benefits OnLine at [www.benefits.ml.com](http://www.benefits.ml.com). If you make an invalid election or if no election is made, your rollover will be invested in your current investment direction on file. If you don't currently have an investment direction on file, your rollover will be invested in the Merrill Lynch Advice Access.

American Century Inflation Adjusted Bond Fund R6 _____ %	JPMorgan Intrepid Growth Fund R6 _____ %
American Century Mid Cap Value Fund Class I _____ %	Loomis Sayles Strategic Income Class N _____ %
BrandywineGLOBAL Global Opportunities Bond Fund IS _____ %	Lord Abbett High Yield Fund Class R6 _____ %
Cohen & Steers Real Estate Securities Fund Class Z _____ %	MFS Core Equity Fund Class R6 _____ %
Delaware Value Fund Class R6 _____ %	MFS International Growth Fund Class R6 _____ %
First Eagle Global Fund Class I _____ %	Oakmark International Fund Class I _____ %
Gabelli Small Cap Growth Fund Class I _____ %	Oppenheimer Developing Markets Fund _____ %
Goldman Sachs International Equity Insights Fund Class R6 _____ %	Pimco Commodities Plus Strategy Fund Class I _____ %
Goldman Sachs Stable Value Collective Trust Class 1 <sup>1</sup> _____ %	Principal MidCap Fund Class Institutional _____ %
Hotchkis & Wiley Small Cap Value Fund Class I _____ %	<b>Retirement Bank Account<sup>1</sup></b> _____ %
iShares U.S. Aggregate Bond Index Fund Class K _____ %	TCW Total Return Bond Fund Class I _____ %
iShares MSCI Total International Index Fund Class K _____ %	Vanguard FTSE All World _____ %
iShares Russell 2000 Small-Cap Index Fund Class K _____ %	Vanguard Mid-Cap Index Fund Institutional Class _____ %
iShares S&P 500 Index Fund Class K _____ %	<b>Total Must Equal 100%</b>
Janus Henderson Global Equity Fund Class N _____ %	
Janus Henderson Triton Fund Class N _____ %	
John Hancock Disciplined Value Mid Cap Fund Class R6 _____ %	

*Investing in these investment options, which are intended as long-term investments, involves risk, including the possible loss of principal. Investments in foreign securities or sector investment options, including technology or real estate stocks, are subject to substantial volatility due to adverse political, economic or other developments and may carry additional risk resulting from lack of industry diversification. Investment options that invest in small or mid-capitalization companies experience a greater degree of market volatility than those of large-capitalization stocks and are riskier investments. Fixed income portfolios have the same interest rate, inflation, and credit risks associated with the underlying bonds owned by the portfolio. Generally, the value of fixed income securities rises when prevailing interest rates fall and falls when interest rates rise. Investing in lower-grade debt securities ("junk" bonds) may be subject to greater market fluctuations and risk of loss of income and principal than securities in higher rated categories. There are ongoing fees and expenses associated with owning these investment options. Bear in mind that higher return potential is accompanied by higher risk.*

**Investors should consider the investment objectives, risks, charges and expenses of investment options carefully before investing. This, and additional information about the investment options, can be found in the prospectuses and, if available, the summary prospectuses which can be obtained on Benefits OnLine® at [www.benefits.ml.com](http://www.benefits.ml.com) or by calling the Retirement & Benefits Contact Center at (800) 228-4015. Investors should read the prospectuses and, if available, the summary prospectuses carefully before investing.**

**IMPORTANT: The projections or other information shown in the Advice Access service regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.**

<sup>1</sup>The Retirement Bank Account ("RBA") is an FDIC-insured, interest-bearing, money market bank deposit account. The objective of the RBA is to seek to provide a rate of interest determined at the discretion of the Depository Institution in a deposit account insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per plan participant, per ownership category, per depository institution. The RBA may be appropriate for participants looking for the safety of a bank guarantee and FDIC insurance. For further details about RBA and FDIC, you may log-in to Benefits OnLine at [www.benefits.ml.com](http://www.benefits.ml.com) or call the Retirement & Benefits Contact Center at 1. (800) 228.4015 to speak to a Participant Service Representative.

<sup>1</sup>This is a collective trust that seeks to maintain a \$1.00 net asset value per share, although achievement of that objective cannot be assured.

## 5. Employee Certification

I certify that this rollover consist of an eligible rollover distribution from a plan or arrangement listed in Section 3 of this form. I certify that, (i) I'm entitled to this distribution as an employee or a spousal beneficiary, (ii) the distribution is not one of a series of periodic payments for life or a period of ten or more years, (iii) the distribution was not made from a qualified plan on account of hardship, and (iv) the distribution does not include an amount required to be distributed on account of the individual attaining age 70 ½. In addition, I certify that if this is an indirect rollover the amount was received by me from a qualified plan or IRA within 60 days or an exception applies and I have attached a letter certifying that an exception applies. If an exception to the 60-day rollover applies, I further certify that I am making this contribution within 30 days of the date the reason or reasons listed in the 60-day rollover waiver letter no longer prevent me from making this contribution. Finally, I certify that, except as expressly stated on this Rollover Form, the rollover contribution does not include after-tax contributions or amounts attributable to designated Roth contributions. **I also certify that I have read the summary plan description of the 401(k) plan and have been advised to consult a tax specialist about the eligibility of this rollover.**

Participant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Please make a copy of this form for yourself, then return the original with all supporting documentation to:

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

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