



The enclosed materials are to assist you with your request concerning a rollover into the IUE-CWA 401(k) Retirement Savings and Security Plan.

The IUE-CWA 401(k) Retirement Savings and Security Plan is a tax qualified retirement plan that accepts direct rollover of eligible rollover distributions from other qualified retirement plans and/or IRA's. Contact your previous Plan Administrator to determine if your distribution is eligible for rollover. Please instruct your previous Plan Administrator to make the check payable as follows:

**Transamerica Retirement Solutions as Custodian of the  
IUE-CWA 401(k) Retirement Savings and Security Plan  
For the benefit of (name)**

Please fill out the applicable sections of the enclosed Rollover Contribution Form carefully and return the form, along with any necessary documentation to:

**Checks-If sending a check, mail the check and the Rollover Contribution 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 Rollover Contribution 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

If you have any questions or require further assistance, please call a Customer Service Representative at our toll-free number 1-888-976-8171.

**IMPORTANT UPDATE**  
**INDIRECT ROLLOVER PERIOD EXTENDED FOR CERTAIN LOAN OFFSETS**  
**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.

# IUE-CWA 401(k) Retirement Savings and Security Plan ROLLOVER CONTRIBUTION FORM (Plan# 651794)



- Use this form to make a rollover contribution to the plan.
- If you have not already done so, please ensure that you designate a beneficiary for your account.
- Your choices on this form may affect your taxes. You may want to consult a tax or financial advisor.

## 1 Participant Information (To be filled out by Participant)

Please print clearly in **CAPITAL LETTERS**.

Marital Status

- Married
- Never Married
- Divorced
- Widowed

\_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_  
Social Security Number

\_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_  
Date of Birth (MM-DD-YYYY)

\_\_\_\_\_  
Last Name

\_\_\_\_\_  
First Name/MI

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

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip Code

\_\_\_\_\_  
Daytime Telephone Number

\_\_\_\_\_  
Evening Telephone Number

\_\_\_\_\_  
E-mail Address

## 2 Rollover Contribution Election

You may request that the plan accept a rollover of pre-tax amounts distributed from a traditional IRA or of any amount that is an “eligible rollover distribution,” as described in the Special Tax Notice Regarding Plan Payments that should have been provided to you when you received a distribution from your prior employer’s plan. Certain distributions – for example, installment payments that are part of a series running for 10 years or more, “hardship distributions,” “required minimum distributions” after you reach age 70 ½ (if you were born before July 1, 1949) or age 72 (if you were born after June 30, 1949), or distributions of after-tax and nondeductible contributions from an IRA – are not eligible for rollover. If you are requesting a rollover contribution of a distribution you received as either a surviving spouse or a former spouse who is an alternate payee under a “qualified domestic relations order,” please complete the following elections as if the distribution was being made from your plan.

I request that the plan accept the following rollover contribution (*check one*):

- A “direct rollover”** from (*check one*):
  - My former employer’s qualified plan
  - My former employer’s 403(b) plan or governmental 457 plan
  - My traditional IRA

I have attached a check from my former employer’s plan or my IRA payable to “Transamerica Retirement Solutions, f/b/o [my name],” in the amount of \$\_\_\_\_\_.

- An “indirect rollover”** from (*check one*):

Note: You may not indirectly roll over nondeductible IRA contributions or other after-tax amounts held in an IRA or former employer’s plan.

- My former employer’s qualified plan
- My former employer’s 403(b) plan or governmental 457 plan
- My traditional IRA

I have attached a Cashier’s Check or Money Order, payable to “Transamerica Retirement Solutions,” in the amount of \$\_\_\_\_\_.

Were you born prior to 1936?  Yes  No

If yes, is the money from another type of employer plan (e.g., 403(b) plan or governmental 457 plan) or a traditional IRA that is not a conduit IRA?

Yes  No

## 3 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 your plan’s toll free number or accessing your account online at Transamerica.com.

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#### 4. Indirect Rollover Only

If I am requesting the plan to accept an "indirect rollover" from a former employer's plan, I certify that to the best of my knowledge: (1) I was entitled to the distribution from the plan as an employee, a surviving spouse or a former spouse who is an alternate payee under a "qualified domestic relations order," and not as a non-spousal beneficiary or a non-spousal alternate payee; (2) the distribution was not one of a series of periodic payments; and (3) I received the distribution not more than 60 days before the date of this rollover contribution request. If I am requesting the plan to accept an "indirect rollover" from a conduit IRA, I make the same certifications as in (1) and (2) above regarding any distribution from a former employer's plan that was rolled over to my IRA, and I also certify that, to the best of my knowledge the contribution to my IRA of any such distribution was made not more than 60 days after the date I received the distribution from the former employer's plan. If I am requesting the plan to accept an "indirect rollover" from a traditional or conduit IRA, I also certify that to the best of my knowledge I received the distribution from my IRA not more than 60 days before the date of this rollover contribution request. I further certify that the entire amount of the rollover contribution, other than any after-tax and nondeductible contributions from a former employer's plan, would be included in my income if it were not rolled over.

I certify the above and confirm my indirect rollover.

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Signature of Participant

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Today's Date (MM-DD-YYYY)

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#### 5. Participant Certification and Signature

I understand that my rollover contribution is subject to approval by the Plan Administrator.

I have attached at least one of the following required documents (check one):

- Distribution Statement from my former employer's plan or my IRA  
 Form 1099-R

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Signature of Participant

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Today's Date (MM-DD-YYYY)

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#### 6. Mailing and Wiring Instructions

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Contract Name