

Making Rollovers Into Your Retirement Plan

Instructions and Request Form

Your 401(k) allows you the opportunity to make tax deferred rollovers and to consolidate retirement assets for better control and management. It is now possible to add all the following to your Retirement Plan:

- Traditional IRA
- Traditional 401(k)
- Roth 401(k)
- 403(b)
- Traditional 457(b) Plan
- Roth 457(b) Plan
- Simple IRA
- SEP IRA
- Pensions
- Profit sharing plans

IMPORTANT: Roth IRA's cannot be rolled into your retirement plan.



Steps to rolling assets into your current plan

1. Forward a recent statement of the account you would like to rollover to North Star. Then contact North Star to confirm to your rollover can be accepted by your current Plan and identify what steps will be necessary for the rollover.
2. Complete a **Request for Rollover** (see next page) and **either** mail, email, or fax it to North Star.
3. Initiate the transfer from the old custodian, retirement plan or administrator. Each company and plan type has a slightly different process and North Star will assist you with identifying what steps will be needed.
 - a. For 401(k), 403(b) and 457(b) accounts you will need to request a "Direct Rollover Form." Some plans even allow these forms to be completed either online or over the phone.
 - b. For IRA, SIMPLE and SEP accounts you will need to either request a "Withdrawal Form" or North Star can provide you with an "Account Transfer Form."
 - c. For pensions and profit sharing plans you will need to request a "Benefits Distribution Form" from the Plan Administrator of any prior qualified retirement plan in which you have a vested benefit.

4. In the distribution instruction section of the form, request that a direct rollover be **MADE PAYABLE TO:**

"TRPC Daily Client Account"

For benefit of: **"Your Name and Social Security Number"**

5. Have them mail the check via Regular or Overnight to:

North Star Advisory Group
2000 Auburn Drive, Suite 415
Beachwood Ohio 44122

6. Upon receipt, the proceeds of your rollover will be invested as you have selected on the **Request for Rollover** certification statement on the next page. If you do not make an election the **Default Election** will be made using your current investment elections. You may then re-direct the rollover into the investment option(s) of your choice using the Internet (<http://ns-ag.com/account-logins/>) or calling North Star at (216) 202-0202.

Submit your completed documents via any of the following methods:

Fax: (216) 202-3456

Mail: 2000 Auburn Drive, Suite 415
Beachwood Ohio 44122

Email: 401k@ns-ag.com

Request for Rollover

Into your current plan

A qualified retirement plan is only permitted to accept rollovers that satisfy specific legal requirements. Before we can accept the funds you propose to roll over, you are required to certify the following statements:

I certify that:

- The cash submitted for rollover was originally distributed to me from a plan which I understand to be a qualified plan such as a 401(k) Plan, Profit Sharing Plan, Pension Plan, ESOP, Cash Balance Plan, 403(b) Plan, governmental 457(b) Plan or a qualifying IRA.
- If the distribution was paid to me in cash, I certify that this payment to me occurred within sixty (60) days of the date I am submitting it as a rollover contribution.
- The cash was not distributed from a non-qualified deferred compensation plan or a severance plan.
- If the funds were distributed from a SIMPLE IRA, at least a 2 year period has passed since the first deposit to the participant's SIMPLE IRA.
- The distribution is **not** one of a series of periodic payments, based on my life expectancy or a period of 10 or more years.
- I did not receive these funds as a non-spousal beneficiary of a death benefit.
- If over age 70½, the proposed rollover does **not** include any minimum required distribution.
- The funds that are to be rolled over do not exceed the amount distributed to me and do not include any after tax amounts. (After tax amounts can be rolled from a Qualified Plan only if the receiving plan allows for them.)
- **No part** of this distribution is a hardship withdrawal received after December 31, 1998, from an IRA considered non-deductible, from a Roth IRA, or an amount which corrects a failed nondiscrimination test or because legal limits on certain contributions were exceeded.
- I understand the Plan is not required to accept all types of rollover contributions and the Plan Administrator in his or her discretion may determine not to accept a rollover contribution.
- I understand that, in the event that a determination is made subsequent to the rollover of this distribution that any or all of the rollover was not eligible for rollover, any excess amount will be removed from the plan and refunded to me as soon as reasonably possible. I agree to notify the Trustee upon receipt of information about any such determination.

EMPLOYEE: If you agree to the above, provide the following required information:			EMPLOYEE: Select your investment election for your rollover(s):
Source (Plan Name, Custodian, IRA Custodian...)	Estimated amount or Statement value	Please include a copy of the most recent statement	<input type="checkbox"/> Invest per my existing investment election. (Default Election) <input type="checkbox"/> Do NOT invest and leave in cash or money market. <input type="checkbox"/> I am submitting a new investment election.
1.	\$ _____	Included: <input type="checkbox"/> Yes	
2.	\$ _____	Included: <input type="checkbox"/> Yes	
3.	\$ _____	Included: <input type="checkbox"/> Yes	
4.	\$ _____	Included: <input type="checkbox"/> Yes	
5.	\$ _____	Included: <input type="checkbox"/> Yes	
6.	\$ _____	Included: <input type="checkbox"/> Yes	

SIGN	Print EMPLOYEE'S Name:	Social Security Number XXX - XX -
	EMPLOYEE'S Signature: (Required)	Date: ___ / ___ / ___

TRUSTEE'S Letter of Acceptance:

Please be advised that 401(k) Plan will accept the above rollovers into the participant's account at the respective broker/dealer.

SIGN	Print PLAN Name:	
	Print TRUSTEE'S Name:	
	TRUSTEE'S Signature: (Required)	Date: ___ / ___ / ___

Submit your completed documents via any of the following methods:

Fax: (216) 202-3456

Mail: 2000 Auburn Drive, Suite 415

Email: 401k@ns-ag.com

Beachwood Ohio 44122

(216) 202-0202 | www.ns-ag.com | 2000 Auburn Drive Suite 415, Beachwood, OH 44122 | 401k@ns-ag.com

North Star Advisory Group, LLC is a registered investment advisor. A more detailed description of the company, its management and practices are contained in its Disclosure Brochure, Form ADV, Part 2A. A copy of this form may be received by contacting the company.