

MAKING ROLLOVERS INTO YOUR RETIREMENT PLAN

It is possible to add all of the following to your Retirement Plan **provided that your current Plan will accept one or more of the rollovers described below.**

1. Your eligible vested account balance that is held in another qualified retirement plan in which you previously participated.
2. All or a portion of an IRA (except Roth IRA's or any part that is a designated non-deductible IRA contribution). In general, non-deductible means the part of an IRA contribution that was not deductible from your gross income. This occurs if a fully or partially deductible IRA contribution was not permitted in any year due to your gross income exceeding certain limits. *Please note that any Required Minimum Distributions included in your IRA or any inherited IRA's are not eligible for rollover.*
3. All or any portion of a governmental Section 457 Plan or Tax Sheltered Annuity (403(b)) Plan.

If you would like to consolidate your retirement assets into your present Retirement Plan **and your current Plan Administrator confirms to you that your rollover is acceptable to your current Plan please do the following:**

IMPORTANT: If any portion of this rollover includes cash from an allowable Roth account, the plan into which you are rolling over funds must be able to accommodate Roth sources. Please verify with your Plan Administrator that the Plan allows Roth accounts. As previously stated, a Roth IRA cannot be rolled into your retirement plan.

1. Complete a **Request for Rollover** certification statement (see page 3). To ensure the safety of your account, if you would like to email the form, please contact our Client Care Representatives at (888) 458-5557 Option 5 and they can provide a secure link to send the form back. You may also fax the form to **(615) 515-4538** or mail it to the following address:

Daily Department
P.O. Box 50
Lakeland, FL 33802

(Please Note: Only the Request for Rollover certification statement should be sent to this address. The check should be mailed per the instructions below.)

2. Request an Application for Benefits from the Plan Administrator of any prior qualified retirement plan in which you have a vested benefit and/or
3. Request a Withdrawal Form from the trustee or custodian or your eligible IRA.
4. In the distribution instruction section, request that a tax-free direct rollover be **MADE PAYABLE TO:**

**Fidelity Personal Trust Company,
FBO BankUnited 401(k) Plan - 7150024115**

Important: The custodian account number mentioned above MUST be in the payee line or, if space is limited, in a memo line. Failure to include this number on the actual check will result in the deposit being returned.

Send checks via US Postal Service to:

**Fidelity Personal Trust Company
P.O. Box 5396
Mail Stop 7100
Carol Stream, IL 60197-5396**

Send checks via Overnight Service to:

**Fidelity Personal Trust Company
Box 5396 Mail Stop 7100
270 Remington Blvd Ste B
Bolingbrook, IL 60440**

Direct Wire instructions

**J.P. Morgan
ABA 021000021
Reliance Trust Company RSG Client Incoming Wires
DDA 379912808
FBO/FFC: BankUnited 401(k) Plan - 7150024115**

5. Upon receipt, the proceeds of your rollover will be invested using your current investment elections; if you have not submitted investment elections, your proceeds will be invested in your Plan's current default investment. You may then re-direct the rollover into the investment option(s) of your choice via the Internet at www.Ingham.com.

REQUEST FOR ROLLOVER

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.
- The distribution is **not** one of a series of periodic payments, based on my life expectancy or a period of 10 or more years.
- If over age 73, the proposed rollover does **not** include any minimum required distribution.
- **No part** of this distribution is a hardship withdrawal received after December 31, 1998.
- **No part** of this distribution from an IRA is considered non-deductible.
- **No part** of this distribution is from a Roth IRA.
- **No part** of this distribution is an amount which corrects a failed nondiscrimination test or because legal limits on certain contributions were exceeded.

Roth Accounts

IMPORTANT: If any portion of this rollover includes cash from an allowable Roth account, the plan into which you are rolling over funds must be able to accommodate Roth sources. Please verify with your Plan Administrator that the Plan allows Roth accounts. As previously stated, a Roth IRA cannot be rolled into your retirement plan.

Roth Basis Amount \$ _____

First year Roth contributions began _____

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.

Rollover Amount(s) Expected: Pre-Tax \$ _____

Roth (if any) \$ _____

New Plan Name (Plan that will be depositing this rollover)
*or *Plan Name for CRD Repayment*

New Employer Name

Prior Plan Name (Plan from which the assets are rolled over)
*or *Plan Name from which your CRD was paid*

Prior Employer Name

Participant Signature

Participant Social Security Number

Date

Printed Name