

Transfer/Rollover Form Instructions

1. YOUR INFORMATION

Please provide the requested personal information.

2. EMPLOYER PLAN RECEIVING ASSETS

Please provide us with information about the plan receiving your assets. The chart below provides general guidelines about the portability of assets. If you do not know the type of plan to which you are sending your assets, call a Retirement Services Specialist at 1-800-343-0860.

| General Rules for Availability of Rollovers For Eligible Pretax Contributions and Transfers | | | | | | | | |
|---|--|-----|--------------------|-----|-----------------------------|-----|---------------------------------|-----|
| | To Qualified Plans (401(a)/401(k)) | | To 403(b) Plans | | To Gov't 457(b) Plans | | To IRAs (excl. Roth IRAs) | |
| | Transfer Rollover | | Transfer Rollover | | Transfer Rollover | | Transfer Rollover | |
| From Qualified Plans (401(a)/401(k)) | YES* | YES | NO | YES | NO | YES | NO | YES |
| From 403(b) Plans | NO** | YES | YES | YES | NO | YES | NO | YES |
| From Governmental 457(b) Plans | NO** | YES | NO | YES | YES*** | YES | NO | YES |
| From IRAs (excluding Roth IRAs) | NO | YES | NO | YES | NO | YES | NO | NO |

*General transfers from one plan to another plan apply only for plan-level transfers resulting from plan mergers.

**Transfers are allowed from a governmental 403(b) plan and a governmental 457(b) plan, respectively, to a governmental defined benefit plan to purchase past service credit.

***Transfers allowed only upon separation from employment.

Tax-Exempt 457(b) plans do not have the option to roll over assets, but may allow Transfers to the same type of plan only upon separation from employment. Generally, **403(b)** and **qualified plans** allow **in-plan transfers** between vendors. Please call 1-800-343-0860 for additional information about portability provisions applicable to your plan. You should check with the plan sponsor of the receiving plan, or IRA custodian, to determine whether a transfer or rollover will be acceptable.

3. YOUR PREVIOUS INVESTMENT PROVIDER

Unless otherwise instructed, when assets are coming from a different employer's plan than the employer listed in Section 2, this transaction will be processed as a rollover. Any grandfathered pre-1987 and/or pre-1989 balance information will not be carried over. If you are requesting assets from a previous employer's plan and wish to initiate a transfer instead of a rollover, please include a letter of instruction with your form.

You may use this form for a direct rollover or for an indirect (60-day) rollover.

If you have already received a check from your previous investment provider and would like to make an indirect rollover, please be sure to include:

A check payable to the plan custodian or trustee

AND

A distribution statement from your previous investment provider or plan administrator

Please note: An indirect rollover contribution must be received by Fidelity within 60 days of your receipt of such distribution. Your plan sponsor reserves the right to require sufficient evidence that your distribution is from an eligible retirement plan or IRA.

4. ACCOUNT INSTRUCTIONS

Select the investment options in which you would like your rollover or transfer assets to be invested. These investment elections will not apply to any future contributions to the plan. If you wish to change how your future contributions will be allocated, please call a Retirement Services Specialist at 1-800-343-0860.

5. AUTHORIZATION, APPROVAL, AND ACCEPTANCE

Please read this section carefully and then sign and date the form.

6. PLAN AUTHORIZATION

Please check with your employer to determine if you need to have this transfer/rollover approved by your employer, a trustee or a custodian. If no authorization is required, please skip this section.

IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, the Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act of 2001 (USA PATRIOT ACT), requires all financial institutions to obtain, verify, and record information that identifies each person or entity that opens an account.

For individual investors: When you open an account, you will be asked for your name, residential (physical) address, Social Security number and date of birth. If we are unable to verify your identity through non-documentary means, you may also be asked to provide identifying documents, such as a driver's license, a passport or proof of address.

