

# Chapter Two

# Plan Enrollment

## Chapter Two Highlights

The success of any retirement plan is reflected in its participation rate and high plan participation is largely a result of effective employee communications.

Transamerica Retirement Services (TRS) provides you and your employees with communications designed to guide employees towards a greater appreciation of this important benefit, as well as to assist them in designing a customized retirement savings strategy.

You can expect an initial on-site **Enrollment Workshop to explain your retirement plan in detail** and to answer any questions your employees may have. This includes:

- o Dissemination of customized enrollment kits, which includes Enrollment/Change forms
- o Explanation of the "tax-deferred" retirement savings concept, including immediate and long-term benefits
- o Complete description of the investment options offered in your plan—so your employees can choose the ones that best fit their financial objectives
- o Instruction on the proper completion and use of required forms, as well as a general walk-through of all enrollment materials

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## 2.1 ENROLLMENT MATERIALS & SERVICES

Our comprehensive communications will educate and motivate your employees to participate in your retirement plan. We provide everything from enrollment kits and investment guides as well as a cadre of retirement planning tools that will help make your plan successful and help your employees stay on course with their retirement strategies. Many of our materials are available in Spanish as well.

In addition you can order written materials and request Enrollment Workshops from the convenience of your desktop with our online tool **eKITS**.

### Pre-Enrollment Materials

An effective way of promoting your company's retirement program:

- **Payroll Stuffers** – designed to encourage interest in your company's retirement plan
- **Enrollment Workshop Poster** – alerts employees of your upcoming Enrollment or Re-Enrollment Workshop

### Enrollment Kit

**Retirement. A journey made simple.<sup>SM</sup>** The Enrollment Kit contains information your employees need to determine their retirement planning needs and understand the benefits of plan participation. The Kit includes:

- Retirement. A journey made simple.<sup>SM</sup> Booklet
- Simple Solutions Calculator<sup>SM</sup>
- Simple Solutions Workbook<sup>SM</sup> with enclosed Worksheet
- Investment options Made Simple<sup>SM</sup> Fund Summaries and Fund Performance Overview
- Plan Enrollment/Change and Rollover forms

### Enrollment Workshop

Enrollment Workshops are the most effective way to educate your employees about your retirement plan. Since employee understanding of plan benefits is critical to the success of your retirement plan, we offer on-site Enrollment Workshops, on the web as well as teleconference.

## 2.1 ENROLLMENT MATERIALS & SERVICES *Cont.*

### On-site Enrollment Workshop

Transamerica’s Education Consultants are available to conduct on-site Enrollment Workshops to explain your retirement plan in detail, answer any questions your employees may have, and assist your employees in the enrollment process.

To provide on-site Enrollment Workshops at no charge, minimum attendance requirements noted on the schedule below must be met.

Total Employees in Attendance	Free Re-Enrollment Days
25 - 49	1
50 – 74	2
75 – 99	3
100 – 124	4
125 – 149	5
>150	Negotiable

Less than 25 employees in attendance or additional days beyond free limit **\$300** (per day, per enroller)

In lieu of on-site enrollments, if minimum attendance cannot be met for Enrollment or Re-Enrollment Workshops we offer the following alternatives free of charge:

- o **Enrollment via Teleconference**—Similar to an on-site Enrollment Workshop, we offer a customized conference call workshop. This is an excellent approach to providing employee education to your employees when gathering them all in one location is difficult to achieve. Instead, we provide a toll-free number to call at a pre-determined time. Employees enjoy a live enrollment presentation conducted by one of our certified Education Consultants. The call is customized for your plan and allows two-way communication so that employees are able to ask questions during the presentation.
- o **Enrollment via Web Conference**—Do your employees have access to a computer? If so, we can offer a web-based enrollment workshop.

**Review your Plan Service Agreement for specific information on requirements for Enrollment Workshops and enrollment kits.**

## 2.1 ENROLLMENT MATERIALS & SERVICES *Cont.*

In addition to providing employees with a toll free number, we also provide an internet address to access a live PowerPoint presentation. These web-based workshops are led by one of our certified Education Consultants and allow two-way communication so that your employees can ask questions during the presentation.

- **Enrollment Video**—To help meet individual employee needs, we also offer our comprehensive enrollment workshop on video. This video will provide your employees with the benefits of participation in a retirement plan, basic investment information, as well as guide your employees through the Simple Solutions Workbook included in their enrollment kit.
- **Employers Guide to conducting an Enrollment Workshop**—Would you prefer to conduct your own workshops? As a companion piece for the Enrollment Video, we offer step by step instructions on how to discuss your plan with employees, before and after the video. The guide offers tips for making the meeting more successful and also offers a series of frequently asked questions and answers that may arise during your meeting.
- **Train the Trainer Program**—With this program our Education Consultants are available to train your Human Resource Professionals on how to conduct Enrollment Meetings of their own.

### **Tips for Successful Enrollment Workshops**

To ensure the success of all Enrollment Workshops the Plan Administrator should:

- **Make Workshops Mandatory**—All non-participating eligible employees should be required to attend. When employees don't understand the plan, they will avoid the Enrollment Workshop. Don't give them this opportunity. By requiring your employees to attend, they learn more about retirement benefits and why it benefits them to start saving. When employees learn about tax deferrals, automated savings, and how compounding interest works, they begin to realize it is possible to achieve a comfortable retirement.

## 2.1 ENROLLMENT MATERIALS & SERVICES *Cont.*

- **Locate a Quiet Spot**—A separate, comfortable room is an excellent idea for an Enrollment Workshop. Choose a location that lessens the likelihood for distractions. Informal settings may also help facilitate discussion.
- **Don't Distribute Enrollment Kits prior to the meeting**— Why? Employees may forget to bring the kit on the day of the Workshop and will have difficulty following the discussion. Hand out kits as employees walk into the meeting room. This also allows you to monitor who is in attendance.
- **Encourage Participation**—Use payroll stuffers, table tents, and posters to increase plan awareness. Studies show that the more enthusiastic you are about the benefits of the plan, the more likely employees are to join.

### **eKITS**

Our Internet-based enrollment resources tool, eKITS, handles enrollment logistics in just a few clicks. Access eKITS from the convenience of your desktop through [www.TA-Retirement.com](http://www.TA-Retirement.com) to order enrollment kits, enrollment supplies or schedule Enrollment Workshops. Remember, you need 30 days advance notice and a minimum of 25 attending employees to qualify for a free re-enrollment meeting.

### **Requesting Enrollment Workshops with eKITS**

The Plan Administrator can determine:

- **Enrollment Workshop week, time, and location(s)**
- **Whether you want an English- or Spanish-speaking Education Consultant**

## 2.1 ENROLLMENT MATERIALS & SERVICES *Cont.*

### Accessing eKITS

1. Access the Transamerica Retirement Services Sponsor Web site at [www.TA-Retirement.com](http://www.TA-Retirement.com)
2. Enter your **Username** and **Password**
3. Click on ⇒ icon
4. Select **eKITS** from the **Plan Administration** menu
5. Select from available options:
  - **Order Kits / Supplies**
  - **Request Enrollment Workshop**
6. Enrollment kits are mailed within 10 business days of receipt of the request

## 2.2 EDUCATIONAL MATERIALS & TOOLS

### Retirement Planning and Investment Educational Materials

- **Retirement Planning Assessment**—a customized analysis that provides Participants with savings goals and suggestions on how to achieve those goals
- **AdviceSolutions<sup>SM</sup> Online Service**—analyzes a Participant's entire investment portfolio, including assets outside the plan and provides a customized asset allocation strategy
- **Educational Payroll Stuffers**—designed to promote the benefits of plan participation and increased contributions
- **Market Volatility Brochure**—assists Participants in understanding market volatility and teaches them basic investment principles
- **Loan Brochure**—assists Participants in making informed decisions about borrowing from their retirement account
- **Separate Accounts 101**—a basic course on separate accounts; how they differ from mutual funds and how their value is calculated
- **Transamerica Plan Plus<sup>SM</sup> Brochure\***—information on investing in the self-directed brokerage account
- **Worth A Look Participant Newsletter**—a quarterly newsletter providing helpful and informative articles on retirement planning
- **Asset Allocation Tools**—Participants determine their "investor type," allowing them to select the appropriate retirement plan investments based on their risk tolerance

\* Available to signature services contracts only

*Simply log on to eKITS or contact SponsorConnect<sup>SM</sup> toll-free at (866) 498-4557 to receive any of these materials.*

## 2.2 EDUCATIONAL MATERIALS & TOOLS *CONT.*

### **Participant Web Site**

- **www.TA-Retirement.com**  
Our interactive Participant Web site provides your employees with a variety of retirement planning tools, customized plan information and valuable investment education information. The site also enables employees to determine an investment strategy and gives them the ability to manage their retirement account online — including transaction requests and monitoring their investment performance.

## 2.3 THE ENROLLMENT PROCESS

The Enrollment/Change Form indicates if an employee has elected to enroll in the plan. It also provides you with the necessary payroll deduction information for contributions to the plan. This form can also be used later to change or stop an employee's deductions or to change beneficiary information.

It is extremely important for you to **submit forms for all newly eligible employees contributing or not contributing**. The information required for testing as well as in the event an employer non-matching contribution is made.

The Enrollment/Change Form must not be used for making changes to Participant investment mix. Changes of investment mix should be made via Transamerica Direct (800-401-tran (8726)) or on the Web site (www.TA-Retirement.com).

### Completing the Enrollment/Change Form

*(A sample Enrollment/Change Form is included at the back of this chapter and chapter 4)*

#### The employee should:

- ™ **Section One**—Provide basic information used for processing. **Make sure Participant data is printed clearly and accurately.**
- ™ **Section Two**—Check the appropriate box(es) to indicate the purpose for submitting the form, including:
  - Enrollment in the plan
  - Change current contribution level
  - Stop contributions
  - Stop Catch-up contributions
  - Change beneficiary designation
  - Elect not to participate
- ™ **Section Three**—Select a contribution amount by entering a percentage of eligible pay for pre-tax contributions.

***Submit forms for ALL newly eligible employees regardless of whether or not they elect investment deferrals.***

***Participant data should be printed for accuracy and ease of processing.***

***Do not submit forms for existing Participants who want to make investment changes—changes should be made via Transamerica Direct or the Web site.***

## 2.3 THE ENROLLMENT PROCESS CONT.

- <sup>TM</sup> **Section Four**— Check the appropriate box for Catch-up contributions. This section may not be applicable to your plan.
- <sup>TM</sup> **Section Five**— Check the applicable box to authorize payroll deductions, stop contributions or elect not to participate. The Plan Administrator and the employee must sign this section.
- <sup>TM</sup> **Section Six**— Select the investment allocation for contributions from the list of available funds. The selected percentages should be in whole percentage increments and must equal 100%. [These selections can later be changed via Transamerica Direct on the Voice Response System or on the Web site.]
- <sup>TM</sup> **Section Seven**— Complete the Beneficiary Designation Section. The Plan Sponsor must retain a copy of the Beneficiary Designation Section and any changes. Transamerica does not maintain beneficiary designation records. Changes to the beneficiary designations may be made at any time by completing an Enrollment/Change Form and marking the reason for the form as “I am changing my beneficiary designation.”
- o To designate beneficiaries: Fill in the beneficiary’s name, relationship, address, and percentage of account balance the individual should receive. A secondary beneficiary(ies) should be named in the event of the primary beneficiary’s death. The percentage for the primary beneficiary(ies) plus the secondary beneficiary(ies) must total 100%.
  - o If additional space is needed, an additional sheet can be attached to the form.
  - o If a participating employee names more than one primary or contingent beneficiary, all the surviving beneficiaries in each class will share equally unless otherwise indicated.

***Beneficiary changes must be made on the Change Form and kept in YOUR files. In the event of a Participant’s death, you will need to provide accurate, up-to-date beneficiary information.***

***Page 3 of the Enrollment/Change Form (Beneficiary Designation Form) should be retained by the Plan Administrator.***

## 2.3 THE ENROLLMENT PROCESS *CONT.*

<sup>TM</sup> **Section Eight**—Beneficiary Designation/Spousal Consent.

If the Participant is married, his/her spouse will automatically become the Designated Beneficiary unless a beneficiary other than the spouse is designated. In this event, the spouse must express his/her consent in writing (see Section VIII of the Enrollment Form), and a plan representative or Notary Public must witness the spousal signature.

After the Participant completes and signs the form, it must be returned to you, the Plan Administrator, for signature (see Section V of the Enrollment/Change Form) authorizing payroll deductions. As the Plan Administrator, you are responsible for maintaining Participant payroll deductions and beneficiary forms.

**Page 2 of the Enrollment/Change Form (Beneficiary Designation Section) should be retained in your files. It should not be forwarded to Transamerica Retirement Services. In addition, no future changes to the Beneficiary Designation should be forwarded to Transamerica Retirement Services.**

## 2.4 ONLINE ENROLLMENT PROCESS AND DEFERRAL PERCENTAGE CHANGE

If your plan allows for online enrollment, participants will be able to enroll in the plan or make deferral changes on line. This can be done through the Internet or via the telephone. New participants will receive an enrollment letter with step-by-step instructions approximately 30 days before becoming eligible for plan. Participants who are already in the plan can use this feature to change the current percentage that is being withheld from each paycheck.

Contribution rate information is then downloaded in a report from TransAccess and used to update your payroll system.

Don't forget participants must still complete a Beneficiary Designation Form which should be retained as part of your records.

- 1) You must submit a full PDI file to use this feature. Please refer to the contribution section for information about this requirement.
- 2) File is uploaded into TRS's system.
- 3) If your plan is being set up for the first time, TRS will calculate and determine eligibility, if requested. Enrollment letters are sent out within 5 to 7 business days.
- 4) An enrollment letter is sent to each eligible new participant's home address approximately 30 days before the entry date. This letter is also sent to eligible participants who are not currently participating in the plan.
- 5) Participants log into the system and elect or change the deferral percentage. New participants will also need to establish investment elections.
- 6) Confirmation letter is sent to the Participant's home address.
- 7) Before running your payroll, request a report from TransAccess of contribution rate changes for input into your payroll system. The report can be run for any time period and can be downloaded as either a text or .pdf file.

To request a report:

- a. Step 1: Go to [www.TA-Retirement](http://www.TA-Retirement).

***A sample of the Plan Enrollment Instructions is located on pages 14-15.***

## 2.4 ONLINE ENROLLMENT PROCESS AND DEFERRAL PERCENTAGE CHANGE *CONT*

- b. Step 2: Enter your **User Name** and **Password** – If you do not know your user name and password, you can contact a SponsorConnectSM Plan Specialist at 866-498-4557 to be set up.
  - c. Step 3: Select **Plan Reports**
  - d. Step 4: Select **Contribution**
  - e. Step 5: Select the **Contribution Rate Change**
  - f. Step 6: Input the date range and sort order and run the report
  - g. Step 7: Select **Plan Reports**
  - h. Step 8: Print the report or save the file to your local computer. The report will be saved online for 72 hours.
  - i. Step 9: Upload or input the new percentages into your payroll system
8. Changes are effective on the next payroll cycle.

The ABC Corporation  
401(k) Plan

\*\*\*\* RETIREMENT PLAN ENROLLMENT \*\*\*\*


Joseph Participant  
17 Apple Street  
Los Angeles, CA 99999  
The ABC Corporation

Congratulations! You are eligible to enroll in the **The ABC Corporation 401(k) Plan**. Please carefully review the Plan information provided in your Enrollment Kit and enroll online or via the toll free voice response unit. If you change your password or PIN, the new number will be updated in both systems.

**TO ENROLL ONLINE LOG ONTO:**



**WWW.TA-RETIREMENT.COM**  
**USERNAME: SSN**  
**PASSWORD/PIN: xxxx**

- Step 1: Enter your Username (this is your Social Security Number)
- Step 2: Enter your Password (noted above) and click on the  button
- Step 3: Agree to the site Terms of Use
- Step 4: Agree to the Consent to Do Business Electronically agreement
- Step 5: On the Welcome to Plan Enrollment screen, please click on **“Start”**
- Step 6: Carefully read and accept the Participant Agreement for Online Enrollment by clicking on **“Agree”**
- Step 7: On the Plan Enrollment – Address Confirmation screen, please verify your information and make all necessary updates. When all of the information is correct click **“Next.”**

**1. SET UP YOUR CONTRIBUTION RATE**

Your contribution rate is the percentage that will be withheld from each paycheck on a pre-tax basis. Enter the percentage to be withheld from each paycheck and confirm by clicking **“Next.”** The contribution rate you select will be sent to your employer to be deducted from your paycheck based on payroll cutoff dates.

**2. ENTER INVESTMENT ELECTIONS FOR FUTURE CONTRIBUTIONS**

Your pre-tax contributions will be invested according to the selections you make here, until you elect otherwise. Enter the percentage to be allocated to each fund, in whole percentage increments. The total of your allocation percentages must equal 100%. Click **“Next.”**

**3. PLAN ENROLLMENT – REVIEW**

A summary of elections that you have made will be shown on this page. Review the information carefully. Click on **“Confirm.”**

**4. PLAN ENROLLMENT – CONFIRMATION**

A copy of your requested elections may be printed for your records. By clicking **“Continue”** you will be taken to the Account Setup screen.

**5. ACCOUNT SETUP**

Validate your address, indicate your email preferences, change your Password and setup your Password Help question and answer. Once it has been completed click **“Submit.”** (Your new online Password is also your new phone access PIN –changing your password automatically changes your PIN.) Review your changes and click **“Confirm.”** The confirmation page displays the options you have updated in your account setup. Click **“Continue”** to use the www.TA-Retirement.com site.



## TO ENROLL BY PHONE:

**1-800-401-TRAN (8726)**  
**PASSWORD/PIN: xxxx**

- Step 1: Press 1 to confirm you are using a touchtone phone
- Step 2: Enter your 9 digit Social Security Number followed by the (#) sign
- Step 3: Enter your 4 digit PIN (Personal Identification number) followed by the (#) sign.

Your PIN is noted above and is the same number as the Password used to access your account online.

Please note that you will be prompted throughout this process and must use a touchtone phone for this service. For first time users to the system you will then be prompted to change your PIN number for security reasons.

**1. PERSONALIZE YOUR PIN CODE** – You will be prompted by the system to change your PIN on initial use. The system will request you to enter your new 4 digit PIN, followed by the pound sign (#). Re-enter your 4 digit PIN, followed by the pound sign (#) to confirm. A message will indicate that your PIN was changed successfully.

**2. ONLINE ENROLLMENT DISCLOSURE** – You will be asked to listen carefully to complete the online enrollment process. The disclosure message will ask you if you agree to the terms and conditions of utilizing the online enrollment process. Listen carefully to the terms and conditions, **press 1** to agree to the terms and conditions of online enrollment.

**3. SET UP INVESTMENT ELECTIONS** – From the menu select **option 1**. Each available investment option will be announced; **enter the percentage or 0** followed by the pound sign (#), until the total equals 100%. To skip an investment option, **press 0** followed by the pound sign (#). **Press 1** to confirm your entry. Otherwise, to cancel your request, **press 2**. Please note, this investment direction is only valid for future contribution amounts.

**4. SET UP DEFERRAL/CONTRIBUTION RATE** – To change or set up your deferral/contribution rate, from the menu select **option 2**. Enter the amount of the deferral/contribution rate, followed by the pound sign (#). **Press 1** to confirm your entry. Otherwise, to cancel your request, **press 2**. The contribution rate you select will be sent to your employer to be deducted from your paycheck based on payroll cutoff dates.

You have successfully completed the phone enrollment process and you may now hang up to end the call or hold and you will be connected to the main menu.

### Participant Agreement for Online Enrollment and Change of Deferral Amount

I understand and agree to the following statements:

#### **For Both Online Enrollment and Deferral Change:**

I understand that I may make changes to my account as allowed under the Plan by accessing the Internet Website (Website) or the Voice Response Unit (TransDirect). I am responsible for any such changes and for safeguarding my unique Personal Identification Number (PIN), which is required to access my account via both through TransDirect and the Website.

I will review my account confirmations and quarterly statements promptly and will notify Transamerica of any account discrepancies within the time period specified on my confirmations or quarterly statement.

I further agree that Transamerica, my employer, the Plan Trustee, and any of their affiliates are not liable for any loss when acting upon my instructions, whether they be submitted via TransDirect or the Website, believed to be genuine.

#### **Additionally, For Online Enrollment Only:**

By enrolling in my employer's retirement plan either through TransDirect or its' Website my online acceptance of the terms of this Agreement, as well as the Terms of Use and Privacy Policy for the Website, will also serve as my electronic signature consenting to this enrollment process. I have obtained and read the enrollment material provided which outlines the Plan's rules and details the investment options offered by the Plan. For more information about available investment options, including fees and expenses I may obtain applicable prospectuses and/or fund fact sheets from my employer or retirement plan administrator. I have been advised to read them carefully before investing.

My selection of investment allocation was unsolicited and I understand that I bear the risk of loss to my principal investment when investing in any of the variable options.

#### **Additionally, For Deferral Change - 401(k) Plans Only:**

By changing my deferral rate in my employer's 401(k) plan either through TransDirect or the Website I will be accepting the terms of this Agreement and authorizing my employer to change my deferral rate and deduct from my compensation the deferral amount I indicate on the Deferral Selection page of the Website. The actual effective date of my Deferral Selection is dependent upon my employer's payroll cut-off dates. Maximum deferrals vary by Plan type. I can find the maximum deferral for my Plan in the enrollment material. It is my responsibility to ensure that I will not defer more than the maximum allowable annual deferral. I understand this constitutes a "cash or deferred" arrangement under section 401(k) of the Internal Revenue Code and that my contributions are subject to the withdrawal restrictions of the Plan. I acknowledge that I could have received these amounts in cash rather than contributing them to the Plan. I understand that certain limitations are imposed on my contributions by Federal law and that my contributions may be refunded to me if necessary to comply with these laws.

**Note:** Hardcopy forms are available for use to enroll in the Plan or to change your deferral amounts. Please contact your Plan Administrator to obtain these forms.

## 2.5 401(K) DIRECT ROLLOVER

**An employee may have the option of directly rolling funds from a previous employer's qualified plan into his/her new employer's qualified plan. Check your plan document to see if rollovers are accepted. An employee may roll over funds whether they are eligible to contribute to the 401(k) plan or not, provided that the plan document permits.**

To initiate this transaction, the employee must first request the funds from his/her previous plan by completing the previous plan's distribution form and marking "Direct Rollover" as the type of distribution. The check should be made payable to "Transamerica Retirement Services FBO [participant's name]." The Participant should request that your plan's contract number and their Social Security Number be included on the check. The check should be mailed to the Participant or to you and forwarded to Transamerica. When an employee wants to make payroll deductions in addition to rolling over funds, complete both of these forms:

- TRS Enrollment/Change Form
- Rollover Certification Form

**Investment allocations selected on the TRS Enrollment/Change Form do not apply to rollover funds.**





Name and Social Security Number must be completed.

Form fields for FIRST NAME (24 boxes)

Form fields for M.I. (1 box) and LAST NAME (24 boxes)

Form fields for SOCIAL SECURITY NUMBER (9 boxes)

Custom Corp. 401(k) Plan Beneficiary Designation Form

Upon completing this form please PRINT in CAPITAL letters using BLUE or BLACK ink only. Fill in applicable circles completely (●).

You may name anyone you wish as your beneficiary. However, if you are married and you name someone other than your current spouse as beneficiary for all or part of the benefits payable, your spouse must consent to the beneficiary designation and complete Section 8 below. If your spouse does not complete Section 8 below, your beneficiary will be your spouse. Remember that changes in marital status may affect your beneficiary designations, so be sure to keep your designation current.

7. Beneficiary Designation

I name the following individual(s) to receive my Plan benefits in the event of my death in accordance with the terms of the Plan. This beneficiary designation cancels and replaces all prior designations and settlement agreements which I have made under the Plan. Benefits will be paid to my primary beneficiary(ies) if living. Benefits will be paid to my contingent beneficiary(ies) only if none of my primary beneficiaries are living.

Percentages below must equal 100% for Primary Beneficiary(ies).

-and-

Percentages below must also equal 100% for Contingent (Secondary) Beneficiary(ies) - if any.

Plan Beneficiaries

Percentages

Form for the first beneficiary designation, including radio buttons for Primary/Contingent, percentage field, and fields for name, address, birth date, and relationship.

Form for the second beneficiary designation, including radio buttons for Primary/Contingent, percentage field, and fields for name, address, birth date, and relationship.

Form for the third beneficiary designation, including radio buttons for Primary/Contingent, percentage field, and fields for name, address, birth date, and relationship.

Form continued on back.

E11-4

Name and Social Security Number must be completed.

\_\_\_\_\_  
FIRST NAME

\_\_\_\_\_  
M.I. LAST NAME

\_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_  
SOCIAL SECURITY NUMBER

NOTE: If you do not designate a percentage for your primary beneficiaries, the benefit will be equally divided among your primary beneficiaries who survive you. If no primary beneficiary survives you and you do not designate a percentage for your contingent beneficiaries, the benefit will be equally divided among your contingent beneficiaries who survive you. If no beneficiary survives you benefits will be paid as provided under the Plan.

\_\_\_\_\_  
Participant Signature Signed at [City and State] Date

\_\_\_\_\_  
Participant Name - Please Print

**8. Spousal Consent - This section must be completed if your spouse is not designated (100%) as Primary Beneficiary.**

I, spouse of \_\_\_\_\_, hereby consent to the designation of the beneficiary(ies) named on this form. I understand that my spouse has designated someone other than (or in addition to) myself as a beneficiary to receive benefits under this Plan. I understand the financial impact of this designation. I also understand that my consent to this designation is irrevocable.

By signing below, I hereby waive all rights to the pre-retirement survivor benefit with respect to that portion of the Plan benefits payable to a beneficiary other than myself.

\_\_\_\_\_  
Spouse Name Spouse Signature Date

*Notary Public or Plan Representative Signature Required:*

Subscribed and sworn to me before this \_\_\_\_\_ day of \_\_\_\_\_

\_\_\_\_\_  
Signature State County

# Rollover Certification

Name of Employer Plan Accepting Rollover Certification: \_\_\_\_\_  
(PRINT NAME OF PLAN)

I \_\_\_\_\_,

Certify that I was entitled to a distribution as a participating employee; the distribution from the distributing plan which I wish to rollover is not one of a series of periodic payments; I received the distribution not more than 60 days before the date of the rollover contribution; and the amount of the rollover contribution is not greater than the gross amount of my distribution from the distributing plan.

The distribution which I wish to rollover is from the following:

- An IRC section 401(a) plan. (Qualified Retirement Plan)
- An IRC section 403(a) plan. (Qualified Annuity Plan)
- An IRC section 403(b) plan.
- An IRC section 457(b) governmental plan.
- An IRA.

Of the total Rollover contribution \$ \_\_\_\_\_ represents an amount that would be included as gross income if it were not being rolled over, and \$ \_\_\_\_\_ represents an "after-tax" contribution that would not be included as gross income if it were not being rolled over.

PARTICIPANT'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

\*\*\* PLEASE NOTE \*\*\*

In order for Transamerica to process your rollover contribution, you must have a valid Investment Election Form on file. If you do not have one, please contact your employer. Return the Rollover Certification Form, Investment Election Form, and Rollover Contribution to Transamerica for processing. The investment Election Form will pertain to all deposits into the plan, unless it is specifically identified as "Rollover Contribution Only". If an Investment Election Form is not included, the rollover contribution will follow your current election, provided we have one on file.