

# Rollover Contribution Form Instructions

Dear Employee/ Plan Participant:

Thank you for choosing to roll your account balance into your company's retirement plan. To process your rollover quickly, you, Merrill and **Scantron Corporation** must conform to certain rollover process rules dictated by the Internal Revenue Code (IRC). An acceptable Rollover application consists of three documents mailed to **Scantron Corporation**. These documents are:

- The rollover contribution check
  - Distribution qualification document(s)
  - Completed & signed Rollover Contribution Form
1. Confirm with your current employer that you are eligible to make a rollover contribution into your retirement plan.
  2. Request your Rollover Contribution Check.
    - A. For a **Direct Rollover**, contact your former qualified plan, Roth 401(k) Plan or IRA administrator and request a rollover distribution check made payable to **Scantron Corporation 401(k) Plan**, FBO (your name). Have this distribution check sent to your primary address.
    - B. For an **Indirect Rollover** you must create a certified check made payable to **Scantron Corporation 401(k) Plan**, FBO (your name). An **Indirect Rollover** is a distribution from a retirement plan or IRA that is paid directly to you that you are now trying to "roll" into your current retirement plan. The IRS requires that the rollover check be deposited at Merrill within 60 days from the day you receive your distribution check.
    - C. For a Coronavirus-Related Distribution (CRD) you must create a certified check made payable to **Scantron Corporation 401(k) Plan**, FBO (your name). The CRD must have been taken on or after January 1, 2020 and before December 31, 2020. The CRD may be repaid to an eligible retirement plan within three years from the date of distribution and will be treated as a Direct Rollover.
  3. For both **Direct and Indirect Rollovers**, collect your Distribution Qualification Documents. Qualification documents prove to **Scantron Corporation** and the IRS that the dollars are eligible for rollover.
    - A. If your rollover contribution comes from a qualified retirement plan include one of the following documents.
      - The distribution statement from your previous qualified plan. Most rollover distribution checks include a document (check stub) that shows that the source of the dollars are from an IRC qualified plan. Please note: Except in the case of a CRD, after tax money must come directly from a qualified plan. All assets must be clearly identified as being either pre-tax or after-tax dollars.
      - A copy of your closing statement or a letter of distribution from the qualified plan showing the dollars (distribution check) that were distributed and that the distribution is an eligible rollover distribution.
    - B. If the rollover distribution is from an IRA, send copies of both the opening IRA statement showing the original deposit, and the closing IRA statement. After-tax contributions in an IRA may NOT be rolled over to a qualified plan. Roth IRAs may not be rolled into the plan.
    - C. If your **Direct Rollover** is from a designated Roth account, specify the year of your first Roth contribution to that plan, and provide documentation from the distributing plan that reflects the year of your first Roth Contribution and the breakdown of Roth contributions and earnings that comprise your **Direct Rollover**. Any Roth In-Plan Conversion Amounts will need to be identified separately along with the date and amount of each Roth In-Plan Conversion (specifically noting the pre-tax amount converted).
  4. Complete and sign the Rollover Contribution Form. Make sure you select investments.

If you do not follow these instructions your rollover will be delayed. If you have concerns call the Merrill Employee Retirement Savings Center at **1-800-228-4015 between 8 a.m. & 8 p.m.** Eastern Time any day that the New York Stock Exchange is open.



### 3. Rollover Contribution Continued

\*\*\*A designated Roth account is a separate account in a 401(k), 403(b) or governmental 457(b) plan that holds designated Roth contributions. I have specified the year of my first Roth contribution to that plan and have attached documentation that reflects the year of my first Roth contribution, and a breakdown of my total Roth contributions and earnings that comprise my direct rollover or indirect rollover.

\*\*\*\*Any Roth In-Plan Conversion Amounts will need to be identified separately along with the date and amount of each Roth In-Plan Conversion (specifically noting the pre-tax amount converted).

### 4. Investment Election (Check one of the items below)

- I am currently enrolled in the 401(k). Please invest my rollover according to my current investment direction.
- I want to invest my rollover according to the election indicated below. I understand that the percentages must be in 1% increments and must total 100%. A description of investment choices are available on Benefits OnLine at [www.benefits.ml.com](http://www.benefits.ml.com). If you make an invalid election or if no election is made, your rollover will be invested in your current investment direction on file. If you don't currently have an investment direction on file, your rollover will be invested in the age-based Target Date Funds.

ALLSPRING SPECIAL SMALL CAP R6 _____ %	T ROWE PRICE 2030 RETIREMENT I _____ %
AMERICAN EUROPACIFIC GROWTH R6 _____ %	T ROWE PRICE 2035 RETIREMENT I _____ %
BNY MELLON GLOBAL FIXED INCM Y _____ %	T ROWE PRICE 2040 RETIREMENT I _____ %
DODGE & COX BALANCED FD CL I _____ %	T ROWE PRICE 2045 RETIREMENT I _____ %
GALLIARD STABLE RETURN FUND Q _____ %	T ROWE PRICE 2050 RETIREMENT I _____ %
INVESCO SMALL CAP GRTH CL R5 _____ %	T ROWE PRICE 2055 RETIREMENT I _____ %
ISHARES MSCI TOTAL INTL IDX K _____ %	T ROWE PRICE 2060 RETIREMENT I _____ %
JOHN HANCOCK DISCIPLINED _____ %	T ROWE PRICE MID CAP GROWTH I _____ %
JP MORGAN EQUITY INCOME FD R6 _____ %	T ROWE PRICE RETIREMENT BAL I _____ %
PIMCO INCOME FUND INSTL CL _____ %	T. ROWE PRICE RTRMNT 2065 FD I _____ %
PIMCO REAL RETURN BD FD CL A _____ %	VANGUARD 500 INDEX FUND _____ %
PIONEER BOND FD CL Y _____ %	VANGUARD GROWTH INDEX FUND _____ %
PRINCIPAL GLBL REAL ESTATE I _____ %	VANGUARD MID CAP INDEX FUND _____ %
T ROWE PRICE 2010 RETIREMENT I _____ %	VANGUARD SMALL CAP INDEX FUND _____ %
T ROWE PRICE 2015 RETIREMENT I _____ %	VANGUARD VALUE INDEX FUND ADM _____ %
T ROWE PRICE 2020 RETIREMENT I _____ %	
T ROWE PRICE 2025 RETIREMENT I _____ %	
	<b>Total Must Equal 100%</b>

You give investment directions for your Plan account by selecting from investment choices provided under the Plan, as determined by **Scantron Corporation**. If you do not make an investment selection at enrollment, contributions will be allocated to the **age-based Target Date Funds**, which has been selected by **Scantron Corporation**.

Investing in these investment options, which are intended as long-term investments, involves risk, including the possible loss of principal. Investments in foreign securities or sector investment options, including technology or real estate stocks, are subject to substantial volatility due to adverse political, economic or other developments and may carry additional risk resulting from lack of industry diversification. Investment options that invest in small or mid-capitalization companies experience a greater degree of market volatility than those of large-capitalization stocks and are riskier investments. Fixed income portfolios have the same interest rate, inflation, and credit risks associated with the underlying bonds owned by the portfolio. Generally, the value of fixed income securities rises when prevailing interest rates fall and falls when interest rates rise. Investing in lower-grade debt securities ("junk" bonds) may be subject to greater market fluctuations and risk of loss of income and principal than securities in higher rated categories. There are ongoing fees and expenses associated with owning these investment options. Bear in mind that higher return potential is accompanied by higher risk.

**Investors should consider the investment objectives, risks, charges and expenses of investment options carefully before investing. This, and additional information about the investment options, can be found in the prospectuses and, if available, the summary prospectuses which can be obtained on Benefits OnLine® at [www.benefits.ml.com](http://www.benefits.ml.com) or by calling the Retirement & Benefits Contact Center at (800) 228-4015. Investors should read the prospectuses and, if available, the summary prospectuses carefully before investing.**

**The Advice Access service uses a probabilistic approach to determine the likelihood that you may be able to achieve your stated goals and/or to identify a range of potential wealth outcomes that could be realized. Additionally, the recommendations provided by Advice Access do not consider your comfort level with investment risk, and may include a higher level of investment risk than you may be personally comfortable with. You are strongly advised to consider your personal goals, overall risk tolerance, and retirement horizon before accepting any recommendations made by Advice Access. You should carefully review the explanation of the methodology used, including key assumptions and limitations, which is provided in the Advice Access disclosure statement. It can be obtained through Benefits Online or through a Participant Service Representative.**

**IMPORTANT:** The projections or other information shown in the Advice Access service regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

**<sup>1</sup>This investment option is not a mutual fund, registered under the Investment Company Act of 1940. A prospectus is not available and shares are not publicly traded or listed on exchanges.**

## 5. Employee Certification

I certify that this rollover consists of an eligible rollover distribution from a plan or arrangement listed in Section 3 of this form. I certify that, (i) I'm entitled to this distribution as an employee or a spousal beneficiary, (ii) the distribution is not one of a series of periodic payments for life or a period of ten or more years, (iii) the distribution was not made from a qualified plan on account of hardship, and (iv) the distribution does not include an amount required to be distributed on account of the individual attaining age 72 (or age 70 ½ if you attained age 70 ½ prior to January 1, 2020). In addition, I certify that if this is an indirect rollover the amount was received by me from a qualified plan or IRA within 60 days or an exception applies and I have attached a letter certifying that an exception applies. If an exception to the 60-day rollover applies, I further certify that I am making this contribution within 30 days of the date the reason or reasons listed in the 60-day rollover waiver letter no longer prevent me from making this contribution. Finally, I certify that, except as expressly stated on this Rollover Form, the rollover contribution does not include after-tax contributions or amounts attributable to designated Roth contributions. **I also certify that I have read the summary plan description of the 401(k) plan and have been advised to consult a tax specialist about the eligibility of this rollover.**

Participant's Signature \_\_\_\_\_ Date \_\_\_\_\_

**Please make a copy of this form for yourself, then return the original with all supporting documentation to:**

**Merrill  
Retirement & Benefit Plan Services  
1400 American Blvd.  
Mail-Stop NJ2-140-03-50  
Pennington, NJ 08534**

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Investment Products:

<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
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