



You may roll over your distribution if *all* of the following apply:

1. The distribution is an "eligible rollover distribution". Generally, any portion of a distribution from an eligible retirement plan or deductible IRA is considered an eligible rollover distribution. The following types of payments generally *cannot* be rolled over to a retirement plan:

- Annuity payments for life or joint life expectancy; installments to be paid over a period of 10 years or more
- Required minimum distributions
- Excess Section 415 limit corrective distributions of elective deferrals
- Excess contributions, excess deferrals, and excess aggregate contributions that apply to 401(k) ADP or 401(m) ACP nondiscrimination tests
- Distributions paid to a non-spouse beneficiary
- Hardship distributions
- After-tax contributions from a qualified plan can be rolled over (via a direct rollover) only to another qualified plan that separately accounts for them or to an IRA. Similarly, after-tax contributions from a 403(b) plan can be rolled over only to another 403(b) plan (via a direct rollover) or to an IRA.

2. The distribution is from an eligible retirement plan or a deductible IRA.

An eligible retirement plan is an employer pension or profit-sharing plan qualified for favorable tax treatment under Section 401(a) of the Internal Revenue Code, a Section 403(b) Tax Deferred Annuity (TDA) or a Section 457(b) governmental plan. (*Note: Your retirement plan may not accept all of these types of rollovers. Please check with Diversified.*)

3. One of the statements below describes your distribution.

- The distribution is paid to you and the rollover is made within 60 days of receipt of distribution. (*Note: After-tax contributions cannot be rolled over as part of a distribution payable by check to you.*)
- The eligible "direct" rollover distribution is paid directly from an eligible retirement plan or deductible IRA to your new eligible retirement plan. *Sample wording for direct rollover: Trustees of (name of plan at Diversified and account number), FBO (name of participant and Social Security number). Diversified will advise you on the exact wording of the plan name and account number, and the types of distributions that can be rolled over into this plan.*

For complete information regarding plan payments, penalties, and the associated tax implications if a direct rollover is not elected, please review the Special Tax Notice Regarding Plan Payments that was provided by your former employer and/or consult your tax advisor. In addition, you must provide Diversified with a letter from your former employer or provider stating that this is a distribution from one of the eligible retirement plans described above (or from a deductible IRA), including a breakdown of the type of contributions represented.

Mailing and Wiring Instructions

Checks

If sending a check, mail the check and the Rollover Deposit form to one of the following addresses, as applicable:

Regular Mail

Diversified Investment Advisors
Remittance Processing Center
PO Box 13029
Newark, NJ 07188

Overnight Mail

JPMorgan Chase - Lockbox Processing
Lockbox No. 13029
4 Chase Metrotech Center, 7th Floor East
Brooklyn, NY 11245
Phone Number: (718) 242-0674 (*must be indicated on overnight air bill*)

Wire Transfers

If sending a wire transfer, mail the Rollover Deposit form to the address below:

Form

Diversified Investment Advisors
4333 Edgewood Road NE
Cedar Rapids, IA 52499

Wire Instructions

Investors Bank and Trust Company
200 Clarendon Street
Boston, MA 02116-5021
Bank ABA # **011001438**
Receiving Account # **05819-9804**
Contract-Affiliate #
Contract Name