



Montgomery County Employee Retirement Plans

PARTICIPATE.



SAVE.



INVEST.



RETIRE.



Deferred Compensation Plan



Frequently asked questions about your plan.

Here are answers to questions you may have about the key features, benefits, and rules of your plan.

When can I enroll in the Plan?

There is no waiting period. You can enroll in the Plan at any time.

If you have not enrolled in the Plan within 60 days from your eligibility, you will be automatically enrolled in the Plan at a contribution rate of 1% of your pretax eligible earnings.

Based on your date of birth and assuming a retirement age of 65, you will be invested in the State Street Target Retirement Non-Lending Series Fund Class W, with a corresponding target retirement date. Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

We encourage you to take an active role in the Plan and to choose a contribution rate and investment options that are appropriate for you. If you do not wish to contribute to the Plan, you must change your contribution rate to 0% within the first 60 calendar days of your eligibility. You may change your contribution rate at any time online, or by calling the Fidelity Retirement Benefits Line at 1-800-343-0860.

What is the Roth contribution option?

A Roth contribution to the Plan allows you to make after-tax contributions and receive any associated earnings tax free at distribution—as long as the distribution is a qualified one. A qualified distribution, is one that is taken at least five tax years after your first Roth

contribution to this Plan and after you attained age 59½, or become disabled or die.

Through payroll deduction, you can contribute a set dollar amount from your eligible pay as Roth contributions, on an after-tax basis, up to the annual IRS contribution limit.

How much can I contribute?

Through payroll deduction, you can contribute a set dollar amount from your eligible pay on a pretax basis, up to the annual IRS contribution limit.

Participants are allowed to mix and match pre and post tax contributions.

What is the IRS contribution limit?

You may defer \$23,000, the maximum IRS limit in 2024, which applies to all employee and employer contributions in all 457 plans in which you participate.

If you are age 50 and over, you can contribute an additional \$7,500, which means you can contribute up to \$30,500. If you turn age 50 during the calendar year, you can contribute the additional amount.

A participant may be eligible to utilize a “last 3 years” catch up during one or more of the last 3 years before normal retirement age (as defined in the retirement plan in which the participant participates). Eligibility depends upon any underutilized amount. Prior to completing the 3-year Catch-up Provision Form, please contact Fidelity’s onsite representative, at 240-777-8228 to discuss eligibility. If you are eligible for the 3-year Catch-Up, you may be able to contribute an

additional \$23,000 for an annual contribution amount of up to \$46,000.

How do I designate my beneficiary?

If you have not already selected your beneficiaries, or if you have experienced a life-changing event such as a marriage, divorce, birth of a child, or a death in the family, it's time to consider your beneficiary designations. Fidelity's Online Beneficiaries Service offers a straightforward, convenient process that takes just minutes. To make your elections, click on the "Profile" link, then select "Beneficiaries" and follow the online instructions.

What are my investment options?

To help you meet your investment goals, the Plan offers you a range of options. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. The many investment options available through the Plan include conservative, moderately conservative, and aggressive funds. A complete description of the Plan's investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online.

Is there a self-directed brokerage option in my plan?

For those desiring the most investment flexibility and choice, the Plan offers Fidelity BrokerageLink®, a self-directed brokerage account, which provides you with the opportunity to select from thousands of investment options beyond those offered in the standard plan line up. More information about BrokerageLink, including an overview, the commission schedule, and a fact sheet that outlines the Plan-level restrictions and other settings, is available online at NetBenefits. Click on "Quick Links," then select "BrokerageLink."

Contact the Board of Investment Trustees at 240-777-8220 to receive the Fidelity BrokerageLink® forms.

What if I don't make an investment election?

We encourage you to take an active role in the DCP and choose investment options that best suit your goals, time horizon, and risk tolerance. If you do not select specific investment options in the Plan, your contributions will be invested in the State Street Target Retirement Non-Lending Series Fund Class W with the target retirement date closest to the year you might retire, based on your current age and assuming a retirement age of 65, at the direction of Montgomery County.

If no date of birth or an invalid date of birth is on file at Fidelity, your contributions may be invested in the State Street Target Retirement Income Non-Lending Series Fund Class W. More information about the State Street Target Retirement Non-Lending Series Fund Class W options can be found online.

Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

When am I vested?

You are always 100% vested in your contributions to the Plan.

Can I take a loan from my account?

Loans are not available in this Plan.

Can I make withdrawals?

Withdrawals from the Plan are generally permitted when you terminate your employment, have an unforeseeable emergency, or the Plan is terminated.

Learn more about and/or request a withdrawal online, or by calling the Fidelity Retirement Benefits Line at 1-800-343-0860.

Can I move money from another retirement plan into my account in DCP?

If you wish to move money from another retirement plan into your plan account, please complete the Transfer/Rollover form at the back of this brochure and return it to Fidelity Investments. For any questions on completing the Transfer/Rollover form, please contact the Fidelity Retirement Benefits Line at 1-800-343-0860 Monday through Friday from 8:30 a.m. to midnight Eastern time.

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

How do I update my mail preferences?

Receiving communication by email offers you greater convenience and will help keep you up to date on topics related to your retirement plan. Simply log on to NetBenefits® and click on the Profile & Settings icon to reach the Profile page. Once there, click Personal and Contact Information and update your preferences accordingly.

What other resources are available?

A full-time Workplace Financial Consultant, is located in the Executive Office Building (EOB) 101 Monroe Street, 6th floor. The Workplace Financial Consultant is available to answer your questions and can be reached at 240-777-8228.

Fidelity offers (1-hour) one-on-one meetings to help answer your questions about the new fund lineup and tools available on Fidelity's website. By attending one of these meetings, you will learn how you can obtain the maximum benefit from the Plan features and get answers to your retirement planning questions. To register for a one-on-one session with the Fidelity Workplace Financial Consultant, go to www.montgomerycountymd.gov/mcerp/education/fidelity-sessions.html.

In addition, DCP participants can meet annually for a 2-hour one-on-one session with an independent counselor from Cambridge Investment Research. The counselor can assist

you with your retirement planning, asset allocation, investment selection and answer your questions about the fund lineup. The counselor will review your asset allocation and help you build an optimal portfolio to fit your specific circumstances. This session is intended to give you an in-depth understanding of your current financial situation. To register for a one-on-one session, go to www.montgomerycountymd.gov/mcerp/education/one-on-one-sessions.html. Cambridge Investment Research and Fidelity Investments are independent entities and are not legally affiliated.





Investment Options

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a mutual fund prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Here is a list of investment options for DCP. For up-to-date performance information and other fund specifics, go to www.netbenefits.com/mcg.

Target Date Funds

Placement of investment options within each risk spectrum is only in relation to the investment options within that specific spectrum. Placement does not reflect risk relative to the investment options shown in the other risk spectrums.

Investment options to the left have potentially more inflation risk and less investment risk

Investment options to the right have potentially less inflation risk and more investment risk



State Street Target Retirement 2020
Non-Lending Series Fund Class W

State Street Target Retirement 2030
Non-Lending Series Fund Class W

State Street Target Retirement 2045
Non-Lending Series Fund Class W

State Street Target Retirement 2025
Non-Lending Series Fund Class W

State Street Target Retirement 2035
Non-Lending Series Fund Class W

State Street Target Retirement 2050
Non-Lending Series Fund Class W

State Street Target Retirement Income
Non-Lending Series Fund Class W

State Street Target Retirement 2040
Non-Lending Series Fund Class W

State Street Target Retirement 2055
Non-Lending Series Fund Class W

State Street Target Retirement 2060
Non-Lending Series Fund Class W

State Street Target Retirement 2065
Non-Lending Series Fund Class W

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risks associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

The chart below lists the assigned fund DCP believes will best fit your diversification needs should you not select an investment option.

Your Birth Date*	Fund Name	Target Retirement Years
Before 1953	State Street Target Retirement Income Non-Lending Series Fund Class W	Retired before 2018
January 1, 1953 - December 31, 1957	State Street Target Retirement 2020 Non-Lending Series Fund Class W	Target Years 2018 - 2022
January 1, 1958 - December 31, 1962	State Street Target Retirement 2025 Non-Lending Series Fund Class W	Target Years 2023 - 2027
January 1, 1963 - December 31, 1967	State Street Target Retirement 2030 Non-Lending Series Fund Class W	Target Years 2028 - 2032
January 1, 1968 - December 31, 1972	State Street Target Retirement 2035 Non-Lending Series Fund Class W	Target Years 2033 - 2037
January 1, 1973 - December 31, 1977	State Street Target Retirement 2040 Non-Lending Series Fund Class W	Target Years 2038 - 2042
January 1, 1978 - December 31, 1982	State Street Target Retirement 2045 Non-Lending Series Fund Class W	Target Years 2043 - 2047
January 1, 1983 - December 31, 1987	State Street Target Retirement 2050 Non-Lending Series Fund Class W	Target Years 2048 - 2052
January 1, 1988 - December 31, 1992	State Street Target Retirement 2055 Non-Lending Series Fund Class W	Target Years 2053 - 2057
January 1, 1993 - December 31, 1997	State Street Target Retirement 2060 Non-Lending Series Fund Class W	Target Years 2058 - 2062
January 1, 1998 and later*	State Street Target Retirement 2065 Non-Lending Series Fund Class W	Target Years 2063 and beyond

*Dates selected by Plan Sponsor



Core Investment Options

Investment options to the left have potentially more inflation risk and less investment risk

Investment options to the right have potentially less inflation risk and more investment risk



SHORT-TERM INVESTMENT	BOND	STOCKS AND BONDS	STOCKS			
Stable Value	Bond	Balanced/Hybrid	Large Value	Domestic Equities	Large Growth	International/Global
Managed Income Portfolio II Class 2	Diversified Fidelity® Total Bond K6 Fund State Street U.S. Bond Index Non-Lending Series Fund Class K	Fidelity® Strategic Real Return Fund Class K6	Large Value The Hartford Dividend and Growth Fund Class R6 Mid Value Fidelity® Low-Priced Stock K6 Fund Small Value Fidelity® Small Cap Value Fund	Large Blend State Street S&P 500® Index Non-Lending Series Fund Class K Mid Blend State Street Russell Small/Mid Cap® Index Non-Lending Series Fund Class K	Large Growth Fidelity® Growth Company Commingled Pool Class A Small Growth ClearBridge Small Cap Growth Fund Class IS	Diversified Harbor International Fund Retirement Class State Street Global All Cap Equity ex-U.S. Index Non-Lending Series Fund Class K

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of 07/31/2024. There may be a number of funds in each category and each may have a significantly different risk profile as compared to other funds within that category as well as compared to funds in other categories on the spectrum. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment options' future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options can vary significantly within each particular investment category and the relative risk of categories may change under certain economic conditions. For a more complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decisions. The spectrum does not represent actual or implied performance.

Stock markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, or economic developments. Investing in stock involves risks, including the loss of principal.

Investing in bonds involves risk, including interest rate risk, inflation risk, credit and default risk, call risk, and liquidity risk.

▶ Fidelity BrokerageLink®

Fidelity BrokerageLink® provides expanded investment choices beyond the standard plan lineup that allow you more options to manage your retirement savings. BrokerageLink® includes investments beyond those in your plan's standard lineup. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink, and determine the available investment and share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance. To enroll, and for more information about BrokerageLink, including the Plan's *BrokerageLink Fact Sheet*, the *BrokerageLink Commission Schedule*, and the *BrokerageLink Brochure*, go to netbenefits.com and click on "Quick Links," then select "BrokerageLink."



Fidelity BrokerageLink®

For more information visit www.netbenefits.com/mcg or call 1-800-343-0860

What is the Roth Governmental 457(b) Contribution Option?

A Roth contribution is available to employees who participate in the governmental 457(b) plan. For payroll purposes, Roth contributions are treated as after tax. This feature will allow participants to make Roth contributions to their plan while taking their earnings completely **tax-free** at retirement—as long as the withdrawal is a qualified one. A qualified withdrawal is one that can be taken five tax years after the year of the first Roth contribution *and* after the participant has attained age 59½, has become disabled, or has died.

If you qualify to make traditional governmental 457(b) contributions, you are eligible for a Roth governmental 457(b) contribution.

How does a Roth governmental 457(b) contribution option work?

You elect a percentage (or dollar amount) of your salary that you wish to contribute to the Roth source, just as you would for your traditional governmental 457(b). The contribution is based on your eligible compensation, not on your net pay—for example, if your total annual eligible compensation is \$40,000 per year and you elect a 6% deferral amount, then \$2,400 per year would go into your Roth governmental 457(b) account.

Unlike your traditional governmental 457(b) pretax contribution, with a Roth governmental 457(b) contribution, you pay the taxes now on the contributions you make—but later your earnings are all tax-free, if you meet certain criteria.

Example: Sally earns \$40,000 and has elected to put 6% toward her Roth governmental 457(b) contributions and 6% toward her traditional governmental 457(b) pretax contributions on a monthly basis.

	ROTH GOVERNMENTAL 457(b)*	TRADITIONAL GOVERNMENTAL 457(b)*
Sally's monthly contribution into each account	\$200	\$200
Sally's reduction in take-home pay	\$200	\$156

*This hypothetical example is based solely on an assumed federal income tax rate of 22%. No other payroll deductions are taken into account. Your own results will be based on your individual tax situation.

Your combined Roth and traditional pretax governmental 457(b) contributions cannot exceed the IRS limits for the year.

Would a Roth governmental 457(b) contribution option benefit me?

The potential benefits of Roth governmental 457(b) contributions really depend on your personal situation, but are mainly focused on your existing tax rate and your anticipated tax rate at the time of retirement. If you are contributing to a Roth, you are giving up a tax break today for a tax break in the future.

Therefore, a Roth contribution might benefit you if your tax rate in retirement were **higher** than it had been during the years you contributed.

If your tax rate were **lower** in retirement, then a traditional governmental 457(b) might be more beneficial to you than the Roth option. Talk with a tax professional for more information on how to determine if Roth governmental 457(b) contributions are right for you.

Is a traditional pretax governmental 457(b) still beneficial?

Yes. For many participants, a traditional pretax governmental 457(b) will still be the most beneficial type of retirement savings plan. We do not know what the future holds regarding tax rates. Therefore, it is not possible to predict with certainty which type of governmental 457(b) savings will be most beneficial to a participant.

Remember, because Roth governmental 457(b) contributions are made after tax, you may take home less money in your paycheck than you would if you contributed to a traditional pretax governmental 457(b).

For more information, please go to www.netbenefits.com/atwork.



Transfer/Rollover/Exchange Form Instructions

Reference the instructions below while completing the form. For additional assistance, please contact Fidelity Investments at 1-800-343-0860 or, for the hearing impaired, dial 711, Monday through Friday, 8 a.m. to midnight Eastern time (excluding New York Stock Exchange holidays, except Good Friday).

1. YOUR INFORMATION

Please provide your information in this section.

2. INVESTMENT PROVIDER YOU ARE MOVING MONEY FROM

Please review your most recent statement for this name and address, and include a copy of the statement with this form. **Please contact your previous investment provider to see if additional paperwork is required.**

3. ACCOUNT(S) OR CONTRACT(S) TO MOVE

Account or Contract Number: This number is available on your previous investment provider account statement. If you are unable to locate this number on your statement, please contact the investment provider. If you do not provide an account or contract number, we will use your Social Security number or U.S. Tax Identification number to request the assets to be moved.

Type of Account or Contract: If you are unsure of the type of account or contract, please contact the Previous Investment Provider or refer to your statement. Select at least one.

The Account or Contract Number is from: Please see the descriptions below that relate to each of the four transactions. If you choose "A Previous Employer," provide the name of that employer.

The Same Employer as My Employer Plan with Fidelity. Movement of assets from 403(b) to 403(b) will be requested as a vendor or contract exchange. Movement of money between the same plan types, excluding 403(b) plans [401(a) to 401(a), 401(k) to 401(k), 457(b) to 457(b)], will be requested as an in-plan transfer. Movement of money between different plan types will be requested as a rollover.

A Previous Employer. For 403(b) and 401(a)/(k) plans, this is a rollover transaction. For governmental 457(b) plans, this is a rollover unless Fidelity receives direction to process as a transfer.

A Rollover IRA. This is a rollover transaction. After-tax value may not be rolled from an IRA.

A Traditional IRA or SEP IRA. This is a rollover transaction. Roth IRAs and Coverdell IRAs cannot be accepted.

Liquidation Amount: Specify the amount of money you want moved to your Fidelity account. If you choose "Full Liquidation/100%," Fidelity will request your full balance. If you choose "Partial Liquidation," Fidelity will request the dollar amount or percentage you specify. **If you do not specify an amount, Fidelity will move/liquidate 100%.** If you are moving 457(b) assets, please be aware that governmental 457(b) assets must be moved into a governmental 457(b) plan, and nongovernmental 457(b) assets must be moved into a nongovernmental 457(b) plan. Transfers from nongovernmental 457(b) plans are not provided for on this form. Talk with your plan sponsor or call Fidelity to discuss transfers from nongovernmental 457(b) plans. Rollovers from 403(b) plans, 401(a)/401(k) plans, and IRAs to governmental 457(b) plans must be recordkept in separate rollover sources to limit the distributions that may be subject to a 10% early distribution penalty.

4. YOUR FIDELITY ACCOUNT INFORMATION

If you do not have a retirement account with Fidelity for the employer listed here, you must complete the enrollment process. For help with enrollment, please contact Fidelity at 1-800-343-0860 or for the hearing impaired dial 711.

Employer Sponsoring Your Fidelity Retirement Account: The employer name appears on your Fidelity account statement or in your enrollment paperwork.

Plan Type with this employer: This information is required to ensure that Fidelity credits your assets to the proper account. Please contact Fidelity at 1-800-343-0860 or for the hearing impaired dial 711 if you do not know your plan type.

Plan Number: Please provide the plan number if you have multiple retirement plan accounts with Fidelity. Please contact Fidelity at 1-800-343-0860 or for the hearing impaired dial 711 to obtain the plan number.

5. INVESTMENT INSTRUCTIONS

Would you like the assets invested in your current investment selection? If “Yes” is selected, your assets will be allocated to your current investment selection on file with Fidelity. If you do not select “Yes,” please list the fund names, fund codes (if known), and percentages. **Please ensure that the percentages equal 100%.** Please list any additional funds on a separate page and attach it to this form.

Fund Name: List the fund name(s) you want your assets credited to.

Fund Code: Provide the four-digit fund code(s) (if known).

Percentage: Please ensure that the percentages listed equal 100%.

Note: If no investment options are selected, your investment instructions are incomplete or invalid, or the percentages listed are less than or exceed 100%, your entire contribution will be defaulted to the investment elections on file with Fidelity. If you have no investment elections on file, your entire contribution will be defaulted to the investment option specified in the agreement currently in place with Fidelity for the Plan.

6. EMPLOYER PLAN ACCEPTANCE

Employer Authorized Signature: An authorized signature from the employer that sponsors your Fidelity retirement account **may be required.** To verify if this section needs to be signed, contact your Human Resources office or Fidelity at 1-800-343-0860 or for the hearing impaired dial 711.

7. SIGNATURE AND DATE

Please read the legal information provided in this section and then sign and date the form. We are unable to process your request without your signature and the date.

Transfer/Rollover/Exchange Form Checklist:

Use this checklist to ensure your request is complete:

Remember to return all pages of this form.

- Include your most recent account statement from your previous investment provider.
- Indicate the amount or percentage of money you are moving to Fidelity.
- Sign and date Section 7 of this form.
- Please contact your previous provider to see if additional paperwork is required.
- Return completed form in a legible condition.

Ways to Return This Form to Fidelity:

**Digitally using the
NetBenefits® Mobile App**

Download the NetBenefits® app
through the App Store® or Google Play™ store.

Tap: Actions > Send a Document

Regular Mail

Fidelity Investments
PO Box 770002
Cincinnati, OH 45277-0090

Overnight Mail

Fidelity Investments
100 Crosby Parkway, Mailzone KC1E
Covington, KY 41015

Questions?

Call **800-343-0860** or for the hearing impaired dial 711, business days (except NYSE holidays) from 8:00AM – Midnight ET or go to **www.Netbenefits.com/atwork**.



Transfer/Rollover/Exchange Form

Instructions: Use this form to move assets to your Fidelity employer-sponsored retirement account from a previous investment provider. You may also use this form to consolidate multiple employer-sponsored retirement accounts currently at Fidelity. **If you do not have a retirement account with Fidelity, you must also complete an Account Application/Enrollment Form or, when available, enroll online at netbenefits.com/atwork. If your current employer does not offer a retirement plan record kept by Fidelity, your employer needs to establish a retirement plan prior to your vendor or contract exchange, or rollover to a Fidelity account. An incomplete form may delay the processing of your request. Use a separate form for each investment provider.**

Unless otherwise instructed by your employer, please return this completed form, along with a copy of a recent statement:

Digitally with:

Or use one of these alternate methods:

NetBenefits® Mobile App

Download the NetBenefits® app through the App Store® or Google Play™ store.

Tap: Actions > Send a Document

Regular Mail

Fidelity Investments
PO Box 770002
Cincinnati, OH 45277-0090

Overnight Mail

Fidelity Investments
100 Crosby Parkway, KC1E
Covington, KY 41015

Questions? Call Fidelity Investments at 1-800-343-0860 or for the hearing impaired dial 711, Monday through Friday, 8 a.m. to midnight Eastern time (excluding New York Stock Exchange holidays, except Good Friday), for assistance with completing this form.

1. YOUR INFORMATION

Please use a **black** pen and print clearly in **CAPITAL LETTERS**.

Social Security # or Tax ID #: Date of Birth:

First Name: Middle Initial:

Last Name:

Mailing Address:

City: State:

ZIP Code:

Daytime Phone: Evening Phone:

Email:

2. INVESTMENT PROVIDER YOU ARE MOVING MONEY FROM

Name of investment provider you are moving money from:
(e.g., AIG Retirement, TIAA-CREF, Vanguard, Voya, Lincoln):

Please include a copy of your most recent account statement from your investment provider.

Provider Street Address:

City: State:

ZIP Code:

Provider Phone: Ext:

Please contact your previous investment provider to see if additional paperwork is required. Use a separate form for each investment provider.



3. ACCOUNT(S) OR CONTRACT(S) TO MOVE

Please provide information about the account(s)/contract(s) you wish to move to Fidelity. If no account or contract numbers are provided, we will use your Social Security number or U.S. Tax ID number to request the assets to be moved. Please make additional copies of this page and the next page if you have more than two accounts/contracts to move.

3A. FIRST ACCOUNT/CONTRACT (if more than one account/contract, please complete section 3B in addition to section 3A)

1. Account/Contract #:

Type: 403(b) Include Roth 403(b) balance 401(a)/(k) Include Roth 401(k) balance
(select at least one) 457(b) governmental Include Roth 457(b) governmental balance IRA

2. Please check the box that most accurately reflects the transaction that you are requesting. Note that your selection will dictate how we process this transaction. Please read Section 3 of the instructions for more details.

The Same Employer as My Employer Plan with Fidelity

A Previous Employer

Previous Employer Name:

A Rollover IRA

A Traditional IRA or SEP IRA

3. Liquidation Amount Full Liquidation/100% Partial Liquidation % OR \$
(select one)

Unless otherwise specified, I request the previous investment provider to liquidate 100% of my account.

3B. SECOND ACCOUNT/CONTRACT (if applicable)

1. Account/Contract #:

Type: 403(b) Include Roth 403(b) balance 401(a)/(k) Include Roth 401(k) balance
(select at least one) 457(b) governmental Include Roth 457(b) governmental balance IRA

2. Please check the box that most accurately reflects the transaction that you are requesting. Note that your selection will dictate how we process this transaction. Please read Section 3 of the instructions for more details.

The Same Employer as My Employer Plan with Fidelity

A Previous Employer

Previous Employer Name:

A Rollover IRA

A Traditional IRA or SEP IRA

3. Liquidation Amount Full Liquidation/100% Partial Liquidation % OR \$
(select one)

Unless otherwise specified, I request the previous investment provider to liquidate 100% of my account.

4. YOUR FIDELITY ACCOUNT INFORMATION

If you do not have a retirement account with Fidelity for the employer listed below, or you do not know the plan number or type, please contact Fidelity at 1-800-343-0860 or for the hearing impaired dial 711.

Employer Sponsoring Your Fidelity Retirement Account:

(This name appears on your Fidelity statement, or in your enrollment paperwork.)

City & State of Employer:

Are you still employed with this Employer? Yes No

4A. Fidelity Account Information for 3A

Plan Type: 403(b) 401(a)/(k) 457(b) governmental

Plan Number (if known):

4B. Fidelity Account Information for 3B

Plan Type: 403(b) 401(a)/(k) 457(b) governmental

Plan Number (if known):

If there is a discrepancy between plan type and plan number, the plan type selected will be used.

5. INVESTMENT INSTRUCTIONS

Would you like the assets invested in your current investment selection?

Yes No (specify below)

Fund Name(s):

Fund Code:

Percentage:

OR

OR

OR

OR

	%
	%
	%
	%

Total = 100%

If no investment options are selected, your investment instructions are incomplete or invalid, or the percentages listed are less than or exceed 100%, your entire contribution will be defaulted to the investment elections on file with Fidelity. If you have no investment elections on file, your entire contribution will be defaulted to the investment option specified in the agreement currently in place with Fidelity for the Plan.

6. EMPLOYER PLAN ACCEPTANCE

An authorized signature from the employer that sponsors your Fidelity retirement account **may be required**. To verify if this section needs to be signed, contact your Human Resources office or Fidelity at 1-800-343-0860 or for the hearing impaired dial 711.

Employer Authorized Signature:

X

Date:

Employer Authorized Printed Name:

X

7. SIGNATURE AND DATE

By signing this form:

- I hereby direct the investment provider identified on this form in Section 2 to liquidate the designated amount of the account(s) listed on this form, and to release the proceeds to my account under my employer's plan, except to the extent my current employer or any of my former employers prohibit such release. In the event of such prohibition, I hereby direct said investment provider to retain the portion of my account(s) that cannot be released in a separate account or contract and to release the remainder.
- I hereby agree to the terms and conditions stated in this form, including the instructions, and certify that I am requesting a vendor or contract exchange, in-plan transfer, or rollover, of my retirement plan assets in accordance with applicable IRS and plan rules.
- I certify under the penalties of perjury that my Social Security number or U.S. Tax Identification number on this form is correct.
- I certify that the information provided on this form is true, accurate, and complete to the best of my knowledge.
- I acknowledge that I have read the prospectus(es) for any mutual fund in which I invest and agree to the terms.
- I hereby agree that if my assets will be sent to Fidelity in installments, the first installment may be invested according to my instructions on this form. All subsequent installment payments as well as any residual balances not received within 30 days will be invested according to the investment elections currently in place with Fidelity for the Plan at the time my assets are received by Fidelity.

For 403(b)-to-403(b) vendor or contract exchanges:

- I understand that any balances I am exchanging from a 403(b)(1) annuity into a 403(b)(7) custodial account may be subject to more restrictive withdrawal provisions.
- I understand that if I exchange a contribution source that is not allowed by the Plan, the value associated with the unacceptable source will be returned to the investment provider named in Section 2.
- I direct Fidelity to treat all monies as pretax contributions made subsequent to 12/31/88 unless my prior investment provider provides Fidelity with account balances as of 12/31/88 and post-1988 salary reduction contributions.
- I direct Fidelity to treat the entire balances as subject to minimum distribution requirements unless my prior investment provider provides Fidelity with account balances as of 12/31/86.
- I direct Fidelity to allocate the entire balance to the most restrictive source in the current employer's plan unless my prior investment provider provides Fidelity with the sources of the exchanged amount under the previous plan.

Your Signature:

Date:

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A mutual fund expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percentage of the fund's total net assets. For other types of investments, the figure in the expense ratio field reflects similar information, but may have been calculated differently than for mutual funds. Mutual fund data comes from the fund's prospectus. For non-mutual fund investment options, the information has been provided by the plan sponsor, the investment option's manager, or the trustee. When no ratio is shown for these options, it is because none was available. There may be fees and expenses associated with the investment option. Expense information changes periodically. Please consult [NetBenefits.com](https://www.netbenefits.com) for updates.

This document provides only a summary of the main features of DCP and the Plan Document will govern in the event of discrepancies.

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