



## **CBERA Plan A Self-Certification Rollover Contribution Letter of Instruction**

Dear Plan Participant:

Navigate to [rps.troweprice.com](https://rps.troweprice.com) or use the enclosed form to roll over qualified plan assets from your previous employer's retirement plan or IRA\* to CBERA Plan A at T. Rowe Price Retirement Plan Services, Inc. (T. Rowe Price). Acceptable rollover contributions are based on CBERA Plan A rules. Please review your Summary Plan Description for more information.

Through our online experience, you can receive education and assistance throughout the rollover process and access a tracker that shows you the status of your rollover.

If you need additional assistance with this process, contact a T. Rowe Price representative at 1-800-922-9945.

To initiate the rollover, you must first contact your previous retirement plan or IRA institution to request a distribution.

### **Option 1: Direct rollover from previous retirement plan or IRA institution\***

The check will be issued from your previous retirement plan or IRA institution\* and must be made payable to the current plan for your benefit.

**For example:** Trustee of CBERA Plan A  
For the benefit of **[your name]**

### **Option 2: Indirect rollover from previous retirement plan or IRA institution\* (Note: Indirect rollovers are accepted at the discretion of CBERA Plan A at T. Rowe Price.)**

The distribution from your former employer plan or IRA should be rolled over within 60 days of receipt. However, if your loan offset was solely due to the termination of the plan or your failure to make timely loan repayments because of your severance from employment, you have until the due date (plus extensions) for filing your tax return for the year in which the loan offset occurred if no later than 12 months following your severance from employment to roll over the loan offset amount. It is possible for you to use personal funds to make up the amount that was withheld for taxes. You may endorse the check from your previous retirement plan or IRA institution\* to the current plan, or you may send a certified check, cashier's check, or money order.

Next, you must complete your rollover online by navigating to [rps.troweprice.com](https://rps.troweprice.com), or you may fill out the enclosed Participant Certification of Rollover Contribution Form.

### **Participant Information**

Please provide all information on the enclosed form as applicable.



### **Rollover Information**

Please be sure to:

- indicate type of rollover and previous account type
- name the previous retirement plan or IRA institution \*
- indicate the amount of the rollover check
- answer both questions pertaining to after-tax and Roth 401(k) contributions \*

### **Investment Mix**

You may choose to roll over assets according to your investment allocation in the current plan, or you may choose different investment allocations for your rollover contribution. Each option is indicated on the form.

### **Participant Certification and Signature**

Please carefully read the form in its entirety before signing, dating, and returning to T. Rowe Price.

Please review your check stub or distribution statement to determine how much you're eligible to roll over. Each plan has unique rules and may not accept certain types of money. If the plan does not accept after-tax contributions and/or Roth contributions, please ask your previous financial institution to send you a new check that excludes this money. Please review your Summary Plan Description for more information.

If you have any questions, please visit the T. Rowe Price website at [rps.troweprice.com](https://rps.troweprice.com), available 24 hours a day. You may also contact a T. Rowe Price representative at 1-800-922-9945. For TDD access, call 1-800-521-0325.

Sincerely,

T. Rowe Price Retirement Plan Services, Inc.

*\*Please review your Plan's Summary Plan Description to determine what rollovers can be accepted by your Plan.*



**Participant Information** (Please print clearly)

\_\_\_\_\_  
Name

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City, State, ZIP Code

\_\_\_\_\_  
Daytime Phone Number

\_\_\_\_\_  
Evening Phone Number

\_\_\_\_\_  
Date of Birth

**Rollover Information**

Please feel free to contact T. Rowe Price at 1-800-922-9945 if you need assistance. You may also access a rollover checklist by visiting the T. Rowe Price website at [rps.troweprice.com](https://rps.troweprice.com) > View Account Details > Statements & Documents > Plan Forms. Please review your Plan's Summary Plan Description to determine what rollovers can be accepted by your Plan.

Please indicate the type of rollover:

- ☐ Direct rollover – check issued directly from the prior recordkeeper of prior qualified employer retirement plan or financial institution
- ☐ Indirect rollover – money order, certified check, or cashier's check for the amount distributed from the prior recordkeeper of prior qualified employer retirement plan or financial institution (personal checks are not accepted)

Please select the previous account type:

- ☐ 401(a) plan (including 401(k), money purchase plan, profit sharing, defined benefit, employer stock option plan)
- ☐ 403(b)      ☐ Governmental 457(b) plan      ☐ Traditional IRA (including rollover and conduit IRAs)
- ☐ SEP-IRA

Name of previous qualified employer retirement plan issuing the rollover or the financial institution issuing the distribution:

\_\_\_\_\_  
It is your responsibility to request a distribution from your prior recordkeeper of your prior qualified employer retirement plan or financial institution. T. Rowe Price is unable to request a distribution on your behalf. Select one option below.

- ☐ I have requested a distribution from my prior recordkeeper of my prior qualified employer retirement plan or financial institution. The approximate date that the distribution was requested is \_\_\_\_\_. The approximate amount of the distribution is \_\_\_\_\_. I understand this rollover will not be processed until the rollover funds are received by T. Rowe Price.
- ☐ I have attached a check from my prior recordkeeper of my prior qualified employer retirement plan or financial institution, money order, certified check, or cashier's check in the amount of \$ \_\_\_\_\_ made payable to:

Trustee of CBERA Plan A  
For the benefit of **[your name]**

**OR**

T. Rowe Price  
For the benefit of **[your name]**



\*RBAR55105231\*



Does the rollover include after-tax contributions?

- ☐ Yes. Please indicate the amount of after-tax contributions below. If you're unsure, review your distribution statement or call your prior recordkeeper of your prior qualified employer retirement plan or financial institution.

\$ Money contributed after taxes (excluding Roth)

- ☐
- No.

Does the rollover include Roth 401(k) contributions?

- ☐ Yes. Please indicate the Roth 401(k) contributions information below. If you're unsure, review your distribution statement or call your prior recordkeeper of your prior qualified employer retirement plan or financial institution.

$\frac{\text{Year of first Roth contribution}}{\$ \text{ Total Roth amount } \$ \text{ Roth earnings (can be positive or negative)}}$

- ☐
- No.

Note: You **cannot** roll over amounts from a Roth IRA.

### **Investment Mix Election**

Select the investment option(s) in which you would like your rollover invested. A list of available investment options is included with this kit. Any rollover money you wish to invest in the plan must be allocated to one of those investment options.

The total election below must equal 100% and must match the funds available in the plan. If applicable, all sources of money (pretax, after-tax, and Roth 401(k)) will be invested based on the same instructions.

If no investment mix election is made or, or if the election is not completed accurately or does not match the funds available in the plan, your funds will be allocated based on your current investment mix election for new contributions, if applicable, or the plan's default mix allocation.

## Build-Your-Own Portfolio

You may build your own portfolio by investing in any of the funds below. The total election must equal 100%.

Investment Option	% of Assets
DFA U.S. SMALL CAP INST	%
STATE ST GL ALL CP EQ EX US ID	%
STATE STREET S&P 500 INDEX	%
T ROWE PRICE RETIRE 2005 TR F	%
T ROWE PRICE RETIRE 2015 TR F	%
T ROWE PRICE RETIRE 2025 TR F	%
T ROWE PRICE RETIRE 2035 TR F	%
T ROWE PRICE RETIRE 2045 TR F	%
T ROWE PRICE RETIRE 2055 TR F	%
T ROWE PRICE RETIRE 2065 TR F	%
TRP BLUE CHIP GROWTH TRUST T2	%
TRP SPECTRUM INCOME FUND	%
TRP U.S. MID-CAP GROWTH EQ TR D	%

Investment Option	% of Assets
MFS INST. INTERNATIONAL EQUITY	%
STATE ST SMMID CAP IDX CL II	%
STATE STREET U.S. BOND INDEX	%
T ROWE PRICE RETIRE 2010 TR F	%
T ROWE PRICE RETIRE 2020 TR F	%
T ROWE PRICE RETIRE 2030 TR F	%
T ROWE PRICE RETIRE 2040 TR F	%
T ROWE PRICE RETIRE 2050 TR F	%
T ROWE PRICE RETIRE 2060 TR F	%
T ROWE PRICE RETIRE BAL TR F	%
TRP EQUITY INCOME TRUST D	%
TRP STABLE VALUE COMM TR FD-Q	%





**Participant Certification and Signature**

I certify that, to the best of my knowledge:

- I am entitled to the distribution from the former employer plan, if applicable, as a participant (or spousal beneficiary) and not as a non-spousal beneficiary;
- the distribution from the former employer plan or IRA was not one of a series of periodic payments spread over a period of at least 10 years or over the life or life expectancy of me and my beneficiary;
- the distribution from the former employer plan, if applicable, was not from the proceeds of a hardship distribution;
- the distribution from the former employer plan or IRA was not a required minimum distribution;
- the distribution from the former employer plan, if applicable, does not include ESOP dividends;
- the distribution from the former employer plan, if applicable, does not include corrective distribution of contributions that exceed tax law limitations;
- the distribution from the former employer plan, if applicable, does not include loans treated as deemed distributions;
- the distribution from the former employer plan, if applicable, does not include the cost of life insurance paid by the former employer plan;
- the distribution from the former employer plan, if applicable, does not include payment of certain automatic enrollment contributions requested to be withdrawn within 90 days of the first contribution;
- the distribution from the former employer plan, if applicable, does not include amounts treated as distributed because of a prohibited allocation of S Corporation stock under an ESOP;
- the distribution was completed within the current IRS guidelines of this rollover contribution request;
- the entire amount of the rollover contribution, other than any after-tax and Roth contributions from a former employer's plan, would be included in my income if it were not rolled over;
- the former employer's plan named on the form is intended to be a qualified plan that satisfies the requirements of the Internal Revenue Code;
- I am not aware of any information that would result in the disqualification of my former employer's plan;
- I have confirmed the allowable sources of money in the plan (pretax, after-tax, or Roth) and that the sources of money from my previous plan or IRA are allowed within the rules of the CBERA Plan A;
- I will retain any and all documentation related to the distribution from the plan or IRA named above and this rollover contribution, and I will promptly provide copies to the plan administrator, its agent, and/or the IRS, upon request; and
- I understand that if a determination is made that the rollover was an invalid rollover, I will immediately notify the administrator of the CBERA Plan A upon receipt of information regarding such determination.

\_\_\_\_\_  
**Participant's Signature**

\_\_\_\_\_  
**Date**

*\*Please review your Plan's Summary Plan Description to determine what rollovers can be accepted by your Plan.*





Please review all materials carefully, and then:

- Complete the enclosed form
- Keep a copy of the documents for your records
- Return the completed paperwork to:

**Regular Mail**

T. Rowe Price Retirement Plan Services, Inc.  
Special Attn.: Forms Enclosed  
P.O. Box 17215  
Baltimore, Maryland 21297-1215

**Overnight/Express Mail**

T. Rowe Price Retirement Plan Services, Inc.  
Mail Code: 17215  
4515 Painters Mill Road  
Owings Mills, Maryland 21117-4903

*The T. Rowe Price Stable Value Common Trust Fund (Trust) is not a mutual fund. It is a common trust fund established by T. Rowe Price Trust Company under Maryland banking law, and its units are exempt from registration under the Securities Act of 1933. Investments in the Trust are not deposits or obligations of, or guaranteed by, the U.S. government or its agencies or T. Rowe Price Trust Company. Although the Trust seeks to preserve the value of your investment at \$1.00 per unit, it is possible to lose money by investing in the Trust.*

*The T. Rowe Price Retirement Trusts (Trusts) are not mutual funds. They are common trust funds established by T. Rowe Price Trust Company under Maryland banking law, and their units are exempt from registration under the Securities Act of 1933. Investments in the Trusts are not deposits or obligations of, or guaranteed by, the U.S. government or its agencies or T. Rowe Price Trust Company and are subject to investment risks, including possible loss of principal.*



\*RBAR55105231\*