

**FAQS FOR PLAN PARTICIPANTS**  
**How to Make**  
**Rollovers to the Plan**

**Can I rollover my prior 401K account into my current 401K Plan?**

Yes – you may rollover any 401K accounts that you had with prior employers into your current 401K account. This must be done as a direct rollover to avoid early withdrawal penalties and tax consequences.

**What about IRA's – can I rollover my IRA into my 401K Plan?**

If you have a before-tax IRA account, you may roll it into your 401K Plan. If your Plan offers a Roth 401K feature, then you may also roll it into your 401K Plan. Individual after-tax IRA accounts may not be rolled into the 401K.

**What's the process for a "direct rollover?"**

You must contact your former 401K Plan Administrator and get a Distribution Form. Complete the form (**EPIC** representatives are available to help you with completing the Form). Your former 401K provider will issue a check payable to the new 401K Plan and the check will be mailed to you. Immediately upon receipt, you must give the check directly to the new Plan Administrator.

For IRA accounts, a direct rollover form is needed from the financial institution (i.e., bank) in which the IRA account is held. The process is the same as described above.

**What if I need help?**

As always, the representatives at **EPIC Retirement Services Consulting** will be happy to help. Call 888-558-3742 if you have any questions or need help with your rollover.

**How does the money get invested into my current 401K account once the rollover is complete?**

You may invest the money as you wish within the investment options available in your current 401K Plan. Once invested you may re-allocate the money at anytime using your 401K website. Again, please feel free to call the **EPIC** representatives if you have any questions on the investments.

Please check with your Plan Provider or local Benefits Department for specific information about your Plan's direct rollover provisions.