Termed Participants - Under 1000
Subject Line: It's decision time.

It's decision time.

You will soon be eligible to access the money that you have saved in your former employer’s retirement plan. There are three options available to you for this distribution:

- **Take a cash payout for the amount of the vested balance in your retirement account. (A percentage of this money will be withheld for payment of income taxes.)**
- **Roll the distribution over to an individual retirement account (IRA).**
- **Roll the distribution over to your new employer’s retirement plan, if that option is available.**

If you do not inform us of your decision, you will receive a check for the vested balance in your retirement plan account, less withholding for income taxes.

You will need to make a decision soon and *let us know* what you want to do. Consider your choices carefully. If you are unsure about what’s in your best interest, it may be helpful to discuss your options with a financial professional.

Want to know more about plan distribution options? Go to our website for additional information.

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Termed Participants - 1000-5000
Subject Line: Know your distribution options.

metrohill

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Know your distribution options.

Now that you are no longer with your former employer, you are eligible to receive a distribution of your retirement plan assets. Each distribution option has potential benefits and tax implications for you to consider. You can:

- **Roll over your money to an individual retirement account (IRA).** You have the option to directly roll your money over to an IRA, which will keep the money tax deferred, avoid possible withdrawal, penalties and give your retirement savings the opportunity to grow. Your retirement account will automatically be rolled over to an IRA unless you select a different option.

- **Roll over your money to your new employer's retirement plan.** If you've started work elsewhere and your new employer's retirement plan accepts rollovers, you can roll over your money to your new employer's plan. A direct rollover will preserve the tax-deferred status of your savings and avoid potential penalties.

- **Take a lump-sum cash distribution.** Although it's permissible to take your money out of the plan, a mandatory income tax withholding of 20% will apply and, in addition, a 10% early withdrawal penalty if you are under age 59½ and do not qualify for an exception. If you have a Roth 401(k), only your earnings may be subject to tax and a potential penalty.

Need more help? Contact us to learn more about your distribution options.

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Termed Participants - 5000-25000
Subject Line: Know your distribution options.

metrohill

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Know your distribution options.

Now that you are no longer with your former employer, you are eligible to receive a distribution of your retirement plan assets. Each distribution option has potential benefits and tax implications for you to consider. You can:

- **Keep the money in your former employer's retirement plan.** You have the option to keep your money in your former employer's plan, where it will remain tax deferred.
- **Roll over your money to your new employer's retirement plan.** If you’ve started work elsewhere and your new employer’s retirement plan accepts rollovers, you can roll over your money to your new employer’s plan. A direct rollover will preserve your tax deferral and avoid potential penalties.
- **Roll over your money to an individual retirement account (IRA).** You have the option to directly roll your money over to an IRA, which will preserve the tax deferral, avoid possible withdrawal penalties, and allow your retirement savings to potentially grow.
- **Take a lump-sum cash distribution.** Although it’s permissible to take your money out of the plan, a mandatory income tax withholding of 20% will apply and, in addition, a 10% early withdrawal penalty if you are under age 59½ and no exemption applies. If you have a Roth 401(k), only your earnings may be subject to taxes and a potential penalty.

Need more help? Contact us to learn more about your distribution options.

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Termed Participants - Over 25000
Subject Line: You have a big decision to make.

metrohill

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You have a big decision to make.

Now that you are no longer with your former employer, you are eligible to receive a distribution of your retirement plan assets. Each distribution option has potential benefits and tax implications for you to consider. You can:

- **Keep the money in your former employer's retirement plan.** You have the option to keep your money in your former employer's plan, where it will remain tax deferred.

- **Roll over your money to your new employer's retirement plan.** If you've started work elsewhere and your new employer's retirement plan accepts rollovers, you can roll over your money to your new employer's plan. A direct rollover will preserve your tax deferral and avoid potential penalties.

- **Roll over your money to an individual retirement account (IRA).** The option to directly roll your money over to an IRA will preserve the tax deferral, avoid possible withdrawal penalties, and allow your retirement savings to continue to potentially grow.

- **Take a lump-sum cash distribution.** Although it's permissible to take your money out of the plan, a mandatory income tax withholding of 20% will apply and, in addition, a 10% early withdrawal penalty if you are under age 59½ and do not qualify for an exception. If you have a Roth 401(k), only your earnings may be subject to tax and a potential penalty.

Need more help? Contact us to learn more about your distribution options.

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