



CWA Savings & Retirement Trust  
Rollover Contribution Form

Plan ID #990500050

**1. PARTICIPANT INFORMATION**

Name \_\_\_\_\_

Employer Name \_\_\_\_\_

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

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

Address \_\_\_\_\_

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

City/ST/Zip \_\_\_\_\_

Email Address \_\_\_\_\_

**2. ROLLOVER INFORMATION**

The amount you roll over must represent an eligible rollover distribution from a qualified retirement plan or IRA.

Note that only the amount that otherwise would have been taxable (had it been paid directly to the individual account owner and not rolled over) can be rolled over from an IRA. In determining the amount that can be rolled over from an IRA, all of the individual's IRA's are aggregated and the total taxable amount at the time of the rollover is the maximum that can be rolled over. See your tax advisor for more information.

As a result of recent tax law changes, it has become possible to transfer assets between different types of retirement plans in the form of a direct or indirect rollover.

**After-tax and Roth amounts:** A rollover of after – tax and Roth amounts can generally only be made to a defined contribution plan if it is processed as a 'direct rollover'. This means that the after-tax or Roth amount could **not** have been paid to you and then rolled over but must have been paid directly to this successor plan. However, Roth earnings can be rolled over even if the amount was paid directly to you. Also note that if the rollover is from a Section 457 plan, and properties (assets other than cash) were distributed, special requirements may apply, and you should contact your tax advisor before authorizing any rollover.

**Indirect Rollovers:** If this request represents a non-direct rollover contribution (you have received this money from a prior retirement plan or from an IRA as a check payable to you), you must have received this rollover distribution **no more than 60 days** before the date your rollover contribution is received by the Plan. However, this requirement can be waived in some hardship circumstances, in accordance with IRS guidance, under a new IRS relief process, and under new federal law, discussed in this form. See your tax advisor for more information.

Your balance will be rolled over as soon as administratively feasible after the following steps are completed:

- Request a rollover distribution payable to **CWA SRT fbo your name**, from your previous employer-sponsored Plan or eligible IRA that consists solely of an eligible rollover distribution from a qualified retirement plan and earnings thereon.
- Supporting documentation confirming rollover contribution was from a qualified Plan.
- Return the CWA SRT Rollover Contribution Form with your rollover check by mail to Empower Retirement as noted below.
- Your rollover assets will be allocated per your investment allocation that you elected in the CWA SRT or per your instructions in Section 4 below.

Participant Service Center Representatives are available by calling the Empower Retirement Customer Care Center at 1-800-854-0647. Representatives are available Monday through Friday from 8AM and 8PM Eastern Time. To access your Account online please visit [www.cwasrt.com](http://www.cwasrt.com).

**3. ROLLOVER CONTRIBUTION AMOUNT**

Rollover check should be made payable to **CWA SRT fbo your name**.

Enclosed is a rollover contribution check in the amount of \$ \_\_\_\_\_. The amount you rollover must represent an eligible rollover from a retirement plan or an IRA. Please staple check to form.

If Rollover includes **Roth** money, please complete section below:

\$ \_\_\_\_\_ of rollover represents Roth contributions ("cost basis"). Calendar Year of original Roth contribution is \_\_\_\_\_.

\$ \_\_\_\_\_ of rollover represents Roth earnings (if there is a loss, indicate with a minus ('-') sign)

If Rollover includes **after-tax** money, please complete section below:

\$ \_\_\_\_\_ of rollover represents after - tax contributions ("cost basis")

\$ \_\_\_\_\_ of rollover represents after- tax earnings (if there is a loss, indicate with a minus ('-') sign)

Note: Cost basis and earnings will be put into a separate account within the Participant's rollover account(s) unless other instructions are provided in an attachment. This is required to ensure the Roth basis and earnings are accounted for separately from the non-Roth portions of the account.

#### 4. INVESTMENT SELECTIONS -choose option A or B or C

If no election is made your rollover contribution will be allocated per your current investment elections in the Plan.

- A. I elect to allocate my rollover contribution or return of a previous Coronavirus – Related Distribution to be invested in my **current investment elections in the CWA SRT**
- or**
- B. I elect to allocate my rollover contribution or return of a previous Coronavirus-Related Distribution in accordance with my investment elections that I have selected below (must be whole percentages that total 100%). Note: This option cannot be used if you are currently invested in Asset Allocation Strategy.

Investment Category	Vehicle Name	Allocation %
Stable Value	Invesco Stable Value III	%
Money Market-Taxable	Vanguard Federal Money Mkt Inv	%
Intermediate-Term Bond	PIMCO Total Return Instl	%
Intermediate-Term Bond	Vanguard Total Bond Market Index- Adm	%
World Bond	Brandywine Global Opps Bond IS	%
Inflation-Protected Bond	Vanguard Inflation-Protected Securities Adm	%
Allocation--50% to 70% Equity	American Funds Amer Balanced R6	%
Large Blend	Calvert US Lg Cap Core Responsibility Index I	%
Large Blend	Vanguard 500 Index- Adm	%
Large Value	American Funds Amer Mutual R6	%
Mid-Cap Value	Victory Sycamore Established Value R6	%
Mid-Cap Blend	Vanguard Mid-Cap Index- Adm	%
Small Value	Delaware Small Cap Value R6	%
Small Blend	Vanguard Small-Cap Index- Adm	%
Large Growth	T.Rowe Price Growth Stock I	%
Mid-Cap Growth	Janus Henderson Enterprise N	%
Small Growth	Lord Abbett Developing Growth R6	%
Real Estate	Vanguard Real Estate Index Adm	%
Diversified Emerging Mkts	Invesco Developing Markets R6	%
Diversified Emerging Mkts	Vanguard Emerging Market Index – Adm	%
Foreign Large Blend	Federated Hermes International Leaders R6	%
Foreign Large Blend	Vanguard Emerging Markets Index - Admiral	%
Target Date Series	Vanguard Target Retirement 2015 Inst	%
	Vanguard Target Retirement 2020 Inst	%
	Vanguard Target Retirement 2025 Inst	%
	Vanguard Target Retirement 2030 Inst	%
	Vanguard Target Retirement 2035 Inst	%
	Vanguard Target Retirement 2040 Inst	%
	Vanguard Target Retirement 2045 Inst	%
	Vanguard Target Retirement 2050 Inst	%
	Vanguard Target Retirement 2055 Inst	%
	Vanguard Target Retirement 2060 Inst	%
	Vanguard Target Retirement 2065 Inst	%
<b>Total</b>		<b>100%</b>

- C. I elect to allocate my rollover contribution to the Asset Allocation Strategy I have selected below. Asset Allocation Strategies seek to provide a simple, one-step approach to investing by offering you choice of four funds based upon risk tolerance. Designed to be used as a single-choice investment approach, each Asset Allocation Strategy is made of a pre-selected mix of mutual funds. The funds offer built-in asset allocation and diversification, as well as automatic rebalancing.

Choose **ONE** of the following:

- Conservative Allocation Strategy       Growth Allocation Strategy
- Moderate Allocation Strategy       Aggressive Allocation Strategy

Please note the Asset Allocation Strategies **cannot** be selected and mixed with the individual funds.

## 5. SUPPORTING DOCUMENTATION (REQUIRED)

Enclosed with this rollover contribution form is **one** of the following items:

- Letter of Determination from Prior Plan
- Statement of account from Prior Plan that reflects the type of plan the funds are being rolled out of (e.g., 401k, 403b, IRA as allowed by your Plan)
- Other proof of Prior Plan's qualification status (e.g. letter from Prior Plan or provider)
- For Indirect Rollovers a statement of account, transaction confirmation or other formal documentation from Prior Plan or Prior Plan Provider that includes distribution transaction detail (e.g., date, amount of distribution, tax withholding, etc.) for the funds you are submitting in connection with your rollover request.
- Certification of the Prior Plan Administrator or IRA Trustee/Custodian. If you are **unable** to provide supporting documentation the Plan Administrator or Custodian of your **Prior** Plan must complete the certification below if this rollover is an indirect rollover or a direct rollover from a rollover IRA or qualified plan. Evidence of the date of distribution from your Prior Plan or IRA must be provided if this is an indirect rollover (e.g. copy of the original distribution confirmation statement or check stub).
- Return of a previous Coronavirus-Related Distribution and the repayment is within 3 years from the date of distribution. *I certify that these funds were distributed to me within the past three years. I understand that is solely my responsibility for determining my eligibility for this transaction under the CARES Act and for all related tax consequences.*

**Certification of Prior Plan Administrator or IRA Trustee/Custodian (Required only if you are unable to provide supporting documentation)**

*I, as the Plan Administrator or Trustee/Custodian of the above Plan or IRA, certify that the funds have been distributed from an eligible retirement plan intended to satisfy the requirements of Internal Revenue Code Section  401(a)  403(a)  403(b)  457(b) or  IRA qualified under 408(a) and 408(b). I am unaware of any Plan provision or operation that would disqualify the Plan.*

\_\_\_\_\_  
*Type or print name of Financial Institution Representative or Prior Plan Administrator*

\_\_\_\_\_  
*Signature of Prior Plan Administrator or Trustee/Custodian*

\_\_\_\_\_  
*Name of Institution*

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

(\_\_\_\_) \_\_\_\_\_

\_\_\_\_\_  
*Contact Phone Number*

\_\_\_\_\_  
*Address*

## 6. PARTICIPANT REQUEST AND SIGNATURE

I confirm that (1) the prior Plan is a qualified plan or an individual conduit retirement account; (2) this money represents an eligible rollover distribution to an eligible plan; and (3) I understand that these rollover funds, once deposited in the CWA Savings & Retirement Trust, will be subject to all provisions of the Plan, including all distribution restrictions. In addition, if this is a 60-day (indirect) rollover, I certify that this rollover is being completed within 60 days from receipt, or, if it is over 60 days since my receipt of the distribution from the paying plan or financial institution, I have provided certification to the plan sponsor that the funds being rollover over qualify for a waiver from the 60-day requirement and that any self-certification letter required has been provided to the plan sponsor and a copy kept with my own tax records (Participant should review the information in Section 5 if depositing an indirect rollover, which also refers to an IRS website for additional information).

**Important: Your rollover will not be processed (invested) into the Plan without one of the required supporting documentation referenced in Section 5.** If unable to provide any of the items, please contact the Empower Retirement Participant Information Center at 800-854-0647 between 8:00 AM and 8:00 PM Eastern time, Monday through Friday for assistance. Say "representative" to speak directly with a Representative.

Participant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Please complete, sign, and return this form, along with the supporting document and rollover check by mail to:

Regular Mail Address:  
Empower Retirement  
PO Box 1583  
Hartford, CT 06144-1583

Overnight Mail Address:  
Empower Retirement  
100 Bright Meadow Boulevard  
Enfield, CT 06082

For questions please contact the Empower Retirement Customer Care Center at 1-800-854-0647. You may also contact the CWA Benefits Managers at 202-434-1389 or by email at [cwasrt@cwa-union.org](mailto:cwasrt@cwa-union.org)

## Important Rollover Information – Please read carefully

**Good Order** - "Good Order" means that all sections of the form are complete, the participant has provided their signature authorizing the transaction (if required) and supporting documentation has been provided

**Rules for Rollovers** - The amount you roll over must represent an eligible rollover distribution from certain types of eligible retirement plans and Traditional IRA's that are allowed as a rollover contribution into this Plan by your Plan Sponsor. Note that for a Traditional IRA rollover only the amount that otherwise would have been taxable (had it been paid directly to the individual account owner and not rolled over) can be rolled over from a Traditional IRA into an eligible retirement plan. In determining the amount that can be rolled over from a Traditional IRA, all of the individual's Traditional IRA's are aggregated and the total taxable amount at the time of the rollover is the maximum that can be rolled over into a retirement plan. See your tax advisor for more information. Your Plan Administrator may ask you for documentation to prove the amount rolled into the Plan from a Traditional IRA is eligible.

As a result of recent tax law changes, it has become possible to transfer assets between different types of retirement plans in the form of a direct or indirect rollover. Please check with your current Plan Administrator to confirm the types of rollover contributions accepted by this Plan, as the Plan may restrict certain rollover types.

**After-tax and Roth Rollovers** – Plan does allow

**Indirect Rollovers** - If this request to rollover is for a '60-day' indirect rollover (i.e., the distribution was originally made payable to the 'participant', which for these purposes includes the spousal beneficiary after the death of the participant or alternate payee where the alternate payee was the spouse or former spouse of the participant who now wishes to rollover to a separate plan account), the rollover must be made within 60 days of the participant's receipt of the funds. If it is too late to make the rollover within 60 days of receipt of the participant's funds, then there generally are four ways by which a participant can qualify for a waiver of this 60-day timing requirement: 1. An automatic waiver of the 60-day rollover requirement (as described in *Revenue Procedure 2003-16*); 2. A private letter ruling waiving the 60-day rollover requirement due to an acceptable hardship exception (as described in *Revenue Procedure 2003-16*); 3. Qualify for and use the self-certification procedure for a waiver of the 60-day requirement (as described in *Revenue Procedure 2016-47*); and 4. An extension of the rollover period pursuant to the provisions of the Tax Cuts and Jobs Act of 2017, whereby the rollover amount equals a qualified plan loan offset amount (*for which "qualified plan loan offset amount" is defined as an amount treated as distributed to the participant solely by reason of (i) the termination of a qualified retirement plan or (ii) the failure to meet the plan loan repayment terms due to the participant's severance from employment*) AND the transfer of the rollover amount is being made prior to the participant's due date (including extensions) for filing his/her tax return for the taxable year in which such qualified plan loan offset amount was treated as distributed from a qualified employer plan. These methods for waivers are described in more detail below. These should also be discussed with your legal or tax advisor.

**Automatic Waiver**. To satisfy the 'automatic waiver' requirements pertaining to indirect rollovers, the participant must generally show that the financial institution which received the funds received them before the end of the 60-day period, he must have followed all the procedures set by the financial institution for depositing the funds into the recipient plan or IRA, the funds were not deposited within 60 days because the financial institution made an error, the funds are deposited within one year from the beginning of the 60-day rollover period, and it would have been a valid 60-day rollover transaction if the financial institution had deposited the funds as instructed.

**Private Letter Ruling**. To qualify for a private letter ruling issued by the IRS to waive the 60-day rollover requirement for an indirect rollover, the participant must apply for a ruling from the IRS in accordance with formal procedures. These procedures are described in *Revenue Procedure 2016-4* and *Revenue Procedure 2003-16*, and the fees associated with filing for a Ruling are described in *Revenue Procedure 2016-8*. In general, the Treasury Secretary could waive the 60-day requirement "where the failure to waive such requirement would be against equity or good conscience, including casualty, disaster, or other events beyond the reasonable control of the individual subject to such requirement." There is a fee for the letter request

## Important Rollover Information - continued

**Self-Certification Procedure.** Under the self-certification procedure for indirect rollovers, the participant should complete the 60-day Rollover Self Certification at the end of this Form. In this certification, the participant certifies that s/he missed the 60-day deadline for one of the 11 permissible IRS-provided reasons, including, for example, an error created by the distributing financial institution, misplaced check, damage to the principal residence, or the illness or death of a family member. The participant must also certify that s/he is making the rollover deposit as soon as practicable after the reason or reasons no longer prevented him from making the contribution (this requirement is deemed to be satisfied if the contribution is made within 30 days after the reason(s) no longer prevent the taxpayer from making the contribution), and that the representations that the participant is making are true, the IRS has not previously denied a request for a waiver of the 60-day rollover with respect to the same funds, and that the participant's certification may be relied on by the plan administrator unless the plan administrator has actual knowledge to the contrary.

Participants and the Plan Sponsor should consult with their own respective legal advisors for more information concerning these waivers. They may also obtain more detailed information by visiting the following IRS website: <https://www.irs.gov/retirement-plans/retirement-plans-faqs-relating-to-waivers-of-the-60-day-rollover-requirement#2>. Please note that this information is as of December 31, 2016 and that plan sponsors and participants may obtain more current information on the IRS website and/or through their own legal/tax advisors.

**Extension of Rollover Period for Qualified Plan Loan Offset Amounts.** To satisfy the "extension" requirements pertaining to indirect rollovers of qualified plan loan offset amounts, the participant must generally show that an amount equal to the rollover was treated as distributed to the participant by a qualified plan loan solely by reason of (i) the termination of a qualified retirement plan or (ii) the failure to meet the plan loan repayment terms due to the participant's severance from employment) and the transfer of the rollover amount is being made prior to the participant's due date (including extensions) for filing his/her tax return for the taxable year in which such qualified plan loan offset amount was treated as distributed from a qualified employer plan.

**Stale Address** - It is important that you notify us if you change your address. Going forward, your address may change in our records either at your or your employer's direction or as a result of an address confirmation service provided under our agreement with your employer. Under this service, the addresses in our records are compared against and updated quarterly with addresses received from commercial address update services (e.g., the U.S. Postal Service). If your mail is returned to us or your employer tells us your address is incorrect, we are likely to suspend future mailings until a new address is obtained. Unless preempted by federal law, failure to give us a current address may also result in uncashed distributions from your participant account being considered abandoned property under state law and remitted to the applicable state. To update your address, contact your local Plan Administrator.

**Investing Your Rollover** - Before investing, consider the fund's investment objectives, risks, charges and expenses. For a prospectus containing this and other information, log on to your account and click on "Pricing and Performance," visit the fund company's website or call the fund company. Please read the prospectus carefully. You may change your investment elections at any time by accessing the Empower Retirement Access website or calling the Customer Service Center.

## 60 DAY ROLLOVER SELF-CERTIFICATION (Participant Completes)

***This 60 Day Rollover Self-Certification section below is only to be used if the indirect rollover was credited more than 60 days from the date of receipt and the participant wishes to take advantage of the relief available for 'late rollovers' discussed in more detail under the 'Self-Certification Procedure' in the IMPORTANT INFORMATION section provided above.***

### ***60-Day Rollover Self-Certification***

Pursuant to Internal Revenue Service *Procedure 2016-47*, I certify that my contribution missed the 60-day rollover deadline for the reason(s) selected below. I am making this contribution as soon as practicable after the reason or reasons listed below no longer prevent me from making the contribution. I understand that this certification concerns only the 60-day requirement for a rollover and that, to complete the rollover, I must comply with all other tax law requirements for a valid rollover and with your rollover procedures.

Pursuant to *Revenue Procedure 2016-47*, unless you have actual knowledge to the contrary, you may rely on this certification to show that I have satisfied the conditions for a waiver of the 60-day rollover requirement for the amount identified above. You may not rely on this certification in determining whether the contribution satisfies other requirements for a valid rollover.

#### Reasons for Late Contribution (check the box)

- An error was committed by the financial institution making the distribution or receiving the contribution.
- The distribution was in the form of a check and the check was misplaced and never cashed.
- The distribution was deposited into and remained in an account that I mistakenly thought was a retirement plan or IRA.
- My principal residence was severely damaged.
- One of my family members died.
- I or one of my family members was seriously ill.
- I was incarcerated.
- Restrictions were imposed by a foreign country.
- A postal error occurred.
- The distribution was made on account of an IRS levy and the proceeds of the levy have been returned to me.
- The party making the distribution delayed providing information that the receiving plan or IRA required to complete the rollover despite my reasonable efforts to obtain this information.

I declare that the representations made in this document are true and that the IRS has not previously denied a request for a waiver of the 60-day rollover requirement with respect to a rollover of all or part of the distribution to which this contribution relates. I understand that in the event I am audited, and the IRS does not grant a waiver for this contribution, I may be subject to income and excise taxes, interest and penalties. I also understand that I should retain a copy of this signed certification with my tax records and provide a copy to the plan sponsor for plan records.

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

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