

Enhanced End-to-End (E2E) Roll-In Experience



Getting started

A simple, guided participant experience.

The screenshot shows the Fidelity participant interface for 'ABC TEST PLAN (1634)'. The top navigation bar includes 'MENU', 'ABC ORGANIZATION', 'Planning', 'Profile', a search bar, and 'Log Out'. Below the header, there are tabs for 'Summary', 'Contributions', 'Investments', 'Rollovers', and 'Plan Information'. The 'Rollovers' tab is highlighted with a blue circle containing the number '1'. Below the tabs, there are two buttons: 'START A ROLLOVER' (highlighted in green) and 'VIEW PENDING'. The main content area is titled 'Rolling money from another retirement plan?' and contains a bulleted list of benefits: 'You can pick from funds that ABC TEST PLAN has selected', 'Taxes aren't due unless you withdraw the money', 'Your plan may allow you to take a loan from your retirement plan', 'It offers broader creditor protection under federal law than an IRA', and 'Your plan may allow you to roll over only certain contribution types (e.g., pre-tax or Roth)'. Below the list is a blue circle with the number '2' and a button labeled 'Roll Over to Plan' which is highlighted with an orange border. At the bottom of the main content area, there is a note: 'Need help? Call us at 800-555-1417.' A disclaimer at the very bottom states: 'This information is intended to be educational and is not tailored to the investment needs of any specific investor. Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.'

1. Options available based on plan rules and participant eligibility.

2. Integrated experience during enrollment for new participants.

Initiating a roll-in request

THETA CORPORATION Logout

THETA SAVINGS PLANS Need Help?

Roll Into Your Plan

What's involved?

Completing a rollover may take a few weeks. Here's an overview of what to expect. Don't worry, we'll walk you through each step in detail. Before you get started, it is helpful to have an old statement available.

- Confirm your contact information.**
This is how we'll keep you updated. (About 2 minutes)
- Provide contribution information.**
We'll need to know the amount and tax breakdown of the check. This may require another call to the company that manages your old plan. (About 20 minutes)
- Will you have to pay taxes?**
- Mail your documents.**
It will take 1-2 weeks for Fidelity to receive your documents and process the check.

[Get Started](#)

[Return to your Theta Savings Plan Summary](#)

Participants with a check

1. Confirm contact information
2. Provide contribution information
3. Mail check and deposit slip

THETA CORPORATION Logout

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- Confirm your contact information.**
This is how we'll keep you updated. (About 2 minutes)
- Provide plan details.**
To make sure your money can be moved to the Theta Savings Plan, you may have to call the company that manages your old plan. (About 20 minutes)
- Request a check.**
The company that manages your old plan will mail you the check. (Depending on their process, it may take 2-4 weeks.)
Does the check have to be mailed?
- Provide contribution information.**
After you get the check, we'll need to know the amount and contribution types. This may require another call to the company that manages your old plan. (About 20 minutes)
Will you have to pay taxes?
- Mail the check.**
It could take 1-2 weeks for Fidelity to receive and process the check.

[Get Started](#)

[Return to your Theta Savings Plan Summary](#)

If they do not have a check

Two additional steps are needed to ensure money can be moved to a Fidelity plan:

1. Provide plan details
2. Request a check from prior recordkeeper

Plan details

Determine eligibility to roll-in money.

THETA SAVINGS PLANS Need Help?

Roll Into Your Plan

Contact Info **Plan Details** Check Contributions Mail It In

Let's find out more about your old workplace savings plan. You may find this information on a printed or online statement.

What company manages your old plan?
For example, Fidelity manages your [Theta] plan.

What type of plan do you have with your previous employer?

- 401(a) or 401(k)
- Defined Benefit Pension Plan
- 403(b)
- 457(b) Governmental
- Traditional IRA or SEP IRA
- Simple IRA
- Rollover IRA
- I'm not sure

Do you know how you contributed money to your previous employer's plan?
For example: pre-tax, after-tax, or Roth

It's OK if the answer is no, we'll help you find out in the next step.

THETA SAVINGS PLANS Need Help?

Roll Into Your Plan

Contact Info **Plan Details** Check Contributions Mail It In

Let's find out more about your old workplace savings plan. You may find this information on a printed or online statement.

Tell us how you contributed to your previous employer's plan

Why do we need this information?

Do you have **pre-tax** money in this plan?

Do you have **after-tax** money in this plan?

Do you have **Roth** money in this plan?

Great! Time to request the check.
Call [Vanguard] and ask them to send you a check.

Where can you find their number?
Here is what you'll need to tell them:

I am rolling my money into my current employer's plan, and I'd like to request that a check for the full amount be sent to my address.

The check should be made payable to:
Fidelity Investments
Theta Savings Plan
FBO: Annette Slater

Prior plan details

- Verify information through online or printed statement.
- Confirm type of money contributed.

Allocation of funds

Upon receipt of check, participant inputs break down of funds.

THETA SAVINGS PLANS [Need Help?](#)

Roll Into Your Plan

Progress: Contact Info ✓ Plan Details ✓ Check ✓ Contributions ○ Mail It In ○

Contributions

Great! Now that you have the check, tell us about how it's broken down.

[Where can you find this information?](#)

Do you know how the check amount is split among contribution types?
For example: pre-tax, after-tax, or Roth

Yes No

[What if you have more than one check?](#)

How much **pre-tax money** is included in the check?

\$

[I don't know](#)

How much **after-tax money** is included in the check?

\$

[I don't know](#)

How much **after-tax money, excluding earnings**, is included in the check?

\$

[I don't know](#)

How much **Roth money** is included in the check?

\$

[I don't know](#)

How much **Roth money, excluding earnings**, is included in the check?

\$

[I don't know](#)

What was the **date** of your **first Roth contribution**?

Month / / Month/yyyy

[I don't know](#)

I confirm that **\$17,000.00** is the total amount on my check.

Important: This is the total of all the fields above. If it doesn't look right, one of your numbers may be off. If you have more than one check, this amount should be the sum of all the checks.

Please answer the questions before proceeding.

Confirmation and agreement



Rollover Agreement

To the best of my knowledge, all the money from my previous workplace savings plan is eligible to be moved into my current plan. Once my money is invested, I understand that it will be subject to the rules of the xx plan.

I've received information about the funds available in my current plan, and I agree to invest my rollover money into the funds I have chosen for my current plan. If I have not chosen any funds, my money will be invested in the plan's default fund.

If the check is made payable to me, I understand it must be deposited into my current employer's plan within 60 days of receiving the check to avoid taxes and a possible early withdrawal penalty.

I Agree

Acknowledge Agreement

- Verify eligibility of money from previous plan to be moved.
- By acknowledging this agreement you certify money is eligible to be moved into current plan.
- This agreement takes the place of a wet signature.

Final steps

Mobile

- Simple, secure access to deposit check via NetBenefits Smartphone app through the AppStore[®] or GooglePlay[™]

Mailing Check & Deposit Slip

- Convenient access to print auto generated deposit slip.
- Access to revisit form.

Rollover Details for [Participant Name]				
Plan Number	88740	Plan Type	401(k)	\$15,000.00
Plan Name	401(k) Plan	Net Pay	\$2	Participant Address Line 1
Total Amount	\$2,000.00	Roth Money	\$5,000.00	Participant Address Line 2
Date Requested	Aug 15, 2015	First Roth Contribution Date	Apr 23, 2011	Participant Address Line 3
Return by Date	Nov 14, 2015			Participant Address Line 4
				Participant Address Line 5

Rollover Deposit Slip

- Participant mailing instructions provided.
- Confirmation of Rollover details.
- Unique barcode records specific details, eliminating the need to include unique identifiers such as SSN.

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Mobile CheckScan

Fast, secure way to deposit checks via NetBenefits mobile app

Review Details

← ROLLOVER FROM VANGUARD CANCEL

Review & confirm

Rollover Amount	\$20,000.85
Pre-Tax	\$15,000.85
After-Tax	\$0.00
After-Tax (Excluding Earnings)	\$0.00
Roth Money	\$5,000.00
Roth Money (Excluding Earnings)	\$0.00
First Roth Contribution Date	April 23, 2001
Receiving Plan	HP 401(k) Plan

Confirm

If this information is not correct, you'll need to [restart the online process.](#)

Read Important Information

← ROLLOVER FROM VANGUARD CANCEL

Important information

Fidelity will not act on any documents you send other than the check.

By sending the check, you certify that all the money from your previous workplace savings plan is eligible to be moved into your current plan and that you have indicated the amount of each different classification of rollover coming from that previous plan.

You understand that your money, once invested, will be subject to the rules of the current plan. You've received information about the funds available in your current plan, and you agree to invest your rollover money into the funds you've chosen for your current plan. If you have not chosen any funds, your money will be invested in the plan's default fund.

If the check is made payable to you, you understand it must be deposited into your current employer's plan within 60 days of receiving the check to avoid taxes and a possible early withdrawal penalty.

Cancel | I Understand

Enter Check(s)

← ROLLOVER FROM VANGUARD CANCEL

Deposit check

Enter check amount:

\$ 0.00

+ Add Another Check

Checks must total \$xx,xxx.xx. If they don't, please [restart the online process.](#)


Continue

Complete Rollover

ROLLOVER FROM VANGUARD CANCEL

Complete your rollover

Check Amount: \$20,000.00



Retake

Submit

To protect your privacy, your photos will not be stored on your device. They will be encrypted before sending.

Confirmation

ROLLOVER FROM VANGUARD CLOSE

Thank you!

It takes 1-2 business days to process the check.

Once the money is in your account, you can view or change your investments on the app or on NetBenefits.com.

Important: Please keep the check until the amount is reflected in your account. Then you can destroy the check.

Rollover Amount	\$20,000.85
Rolling Over From	Vanguard
Receiving Plan	HP 401(k) Plan

Done

Tracking and Investment Elections

1. Online status tracking capabilities.

The screenshot displays the 'Theta Savings Plan' interface. At the top, there are navigation tabs: Summary, Contributions, Investments, Withdraw/Borrow, Rollovers, Bank/Tax Information, and Plan Information. Below the tabs, there are buttons for 'START A ROLLOVER' and 'VIEW PENDING'. The main heading is 'Pending rollovers' with a sub-heading 'Here is the status of the rollover(s) we have in progress.' and a link 'Start a new rollover'. A central box highlights the rollover details: 'ROLLING IN YOUR PLAN FROM Vanguard', 'ROLL-IN INITIATED ON April 4, 2016 at 1:32 p.m. ET', and 'PENDING AMOUNT \$17,000.00'. Below this is a progress bar with five steps: Contact Info, Plan Details, Check, Contributions, and Mail It In, all marked with green checkmarks. A message states: 'We received your documents and are looking through them now. If everything looks good, your rollover will be reflected in your account in x-x business days.' At the bottom, there are two sections for 'Next steps': 'View or change investments' and 'View or change beneficiaries', each with a brief explanatory paragraph.

Enhanced Email Notifications

- Post-request notification
- Reminder to complete process prior to expiration
- Notification if additional information is needed

2. After request is initiated, option to view or change investments.

This screenshot shows the 'Next steps' section of the Theta Savings Plan interface. It features two main options: 'View or change investments' and 'View or change beneficiaries'. The 'View or change investments' option is highlighted with an orange border and includes the text: 'Your rollover money will be invested in the funds you have on file for the Theta Plan. If you have nothing on file, your money will be invested in the plan's default fund.' The 'View or change beneficiaries' option includes the text: 'It is important to review and update your beneficiaries any time your personal situation changes.'

Confirmation

Once the request is complete, participant pending rollover details will appear on NetBenefits.

The screenshot displays the 'Theta Savings Plan' interface. At the top, there are navigation tabs: Summary, Contributions, Investments, Withdraw/Borrow, Rollovers (selected), Bank/Tax Information, and Plan Information. Below the tabs, there are two buttons: 'START A ROLLOVER' and 'VIEW PENDING' (highlighted in green). The main heading is 'Pending rollovers', followed by the text 'Here is the status of the rollover(s) we have in progress.' and a link 'Start a new rollover'. A central box with an orange border contains the following information:

ROLLING IN YOUR PLAN FROM	ROLL-IN INITIATED ON	AMOUNT DEPOSITED
Vanguard	April 4, 2016 at 1:32 p.m. ET	\$17,000.00 posted on 02/03/2016

Below the table, a green checkmark icon is followed by the text: 'Transaction Complete: Thank you for rolling over your savings to the Theta Savings plan—we've deposited your money.'

At the bottom, there is a section titled 'Next steps' with two links: 'View or change investments' and 'View or change beneficiaries'. Below each link is a short explanatory paragraph.

Disclosures

Screenshots are for illustrative purposes only. Although some reflect currently available functionality, others may show concepts being considered for future development. Fidelity reserves the right to modify or cancel any concepts being displayed. This information should not be construed as an offer to sell or a solicitation to buy any product or service.

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