

# How to: Rollover your 401(k) into the Investnet Plan

This option is only available to active Investnet employees who converted from Redi2

**STEP 1,** Go to your Investnet Fidelity Account at [www.401k.com](http://www.401k.com) (available by 8/10/2022)

- A. Go to Rollovers then click Roll Over to Plan
- B. You will be receiving a check from ADP – use this information to confirm your contact information, provide contribution information and obtain the address to mail your check and deposit slip when it arrives.
- C. **PAUSE, go to 'NEXT':** You will not be able to finish this process until after your check arrives but it will allow you to ensure you will be able to deposit your check with Fidelity and confirm how the process will work. Additionally, you may review a full document about how to enter your information into Fidelity at the Redi2 microsite: [www.assetstrategy.com/Redi2](http://www.assetstrategy.com/Redi2)
- D. **AFTER YOU RECEIVE YOUR CHECK:** When you receive your check – come back to the website to complete your request. If you do not, the check will be mailed back to you from Fidelity.

**STEP 2,** Complete the Termination Form

- A. Complete box 1 and select 'Plan Termination' by Employer in box 2

**2 REASON FOR DISTRIBUTION (CHECK 1 BOX ONLY AND ENTER DATE)**

<input type="checkbox"/> Termination of Employment, Resignation or Retirement	Termination Date: <input type="text"/>
<input type="checkbox"/> Disability (see Roth Disability in Step 4 below if you have a Roth account under the Plan)	MM/DD/YYYY
<input checked="" type="checkbox"/> Plan Termination by Employer	
<input type="checkbox"/> Alternate Payee pursuant to a Qualified Domestic Relations Order	
<input type="checkbox"/> Death Beneficiary	

- B. In box 3, complete as follows

**3 FUNDS DISBURSEMENT ELECTION (SELECT A, B OR C; IF A ROLLOVER IS SELECTED, ALSO COMPLETE STEP 4)**

A.  Total Distribution (select one of the following)

<input type="checkbox"/> Pay me 100% of my account balance in a cash distribution
<input checked="" type="checkbox"/> Rollover 100% of my account balance (Complete Step 4)
<input type="checkbox"/> Rollover \$ <input type="text"/> (and check one)
from my non-Roth source(s) <input type="text"/> from Roth source(s) <input type="text"/> and pay the remainder to me in a cash distribution (Complete Step 4) (taxable amounts will be rolled over before any non-taxable amounts)
<input type="checkbox"/> Rollover all of my pre-tax amounts (Roth and non-Roth) pay me any nontaxable amounts in a cash distribution (Complete Step 4)

- C. Skip to box 4, complete as follows (assumes balances in both pretax & Roth program)

**4 ROLLOVER INFORMATION (SELECT DESTINATION FOR YOUR DIRECT ROLLOVER)**

Complete Section A for a Direct Rollover of your Non-Roth 401(k) amounts.  
Complete Section B for a Direct Rollover of your Roth 401(k) accounts if applicable.

A. **Non-Roth 401(k) amounts:** Select the type of account and fill in the name of the institution/trustee to which your Direct Rollover of non-Roth amounts will be made.

<input type="checkbox"/> Traditional IRA
<input type="checkbox"/> Roth IRA (Pre-tax amounts will be included in your taxable income; see Instructions)
<input checked="" type="checkbox"/> Employer Plan (Qualified Plan, 403(a) Qualified Annuity, 457 Plan, or 403(b) Tax-Sheltered Annuity)

Make Check Payable to (Fill in Name of Institution / Trustee):

**NOTE:** Pre-tax amounts in your account balance are included in your Direct Rollover before any after-tax amounts. "After-tax" means only the amount in your account which was taxed before it was contributed but does not include Roth amounts.

B. **Roth 401(k) accounts:** Select the type of account and fill in the name of the institution/trustee to which your Direct Rollover of Roth amounts will be made:

<input type="checkbox"/> Roth IRA
<input checked="" type="checkbox"/> Employer Plan (Qualified Plan, 403(a) Qualified Annuity, 457 Plan, or 403(b) Tax-Sheltered Annuity)

Make Check Payable to (Fill in Name of Institution / Trustee):

**Roth Disability:** Check here if (i) you checked Disability as the Reason for Distribution in Step 2 and (ii) you meet the following requirements of a Roth Permanent Disability – you are unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in your death or to be of long-continued and indefinite duration.

- D. Manually sign & date in box 5
- E. Do not complete box 6, Redi2's Plan Administrator will review, sign and send to ADP after 8/31. PDF and email to [Nina.Vargas@Redi2.com](mailto:Nina.Vargas@Redi2.com) or mail to Nina Vargas, c/o Redi2 Technologies, 205 Portland St, Ste 202, Boston, MA 02114
- F. After you receive your check from ADP, go back to Step 1D.