



Options Regarding Your Retirement Plan Assets

Leave the money where it is	Rollover the assets	Take a lump sum distribution
<p>Any associate can elect to leave the money in the plan if the total account balance exceeds \$1,000. If you decide at a later date to withdraw the money, simply contact Mercer HR Services at 1-800-355-8389 to have the necessary forms mailed to your home or go online to www.ibenefitcenter.com and print the forms yourself.</p>	<p>You may choose to roll the money over into an Individual Retirement Account (IRA); provided that any amounts in a designated Roth account may only be rolled over to a Roth IRA or a designated Roth account in an employer plan. Simply designate the rollover option(s) on the forms you receive and provide us with your IRA account information. Or, if you are moving to another employer, contact them to determine whether they accept rollovers into their plan.</p>	<p>You may elect to have the full amount paid directly to you. Please note that if you don't rollover the money to another qualified plan or IRA, you'll be taxed on the entire pre-tax amount paid to you. In addition, you may be required to pay a 10 percent early withdrawal penalty if you're under the age of 59-1/2 or have not separated from service in the year you turn 55 or later.</p>
Advantages		
<ul style="list-style-type: none"> • Earnings continue to grow tax-deferred • Assets remain in current investment • No taxes or penalties incurred • Institutional share classes with low expense ratios 	<ul style="list-style-type: none"> • Earnings continue to grow tax-deferred • Generally, no taxes or penalties incurred • Potential for greater investment flexibility • Ability to take systematic distributions 	<ul style="list-style-type: none"> • Instant access to funds • Converts balance to after-tax dollars
Limitations		
<ul style="list-style-type: none"> • Must select from investment options offered in the plan. • Must start taking systematic distributions at age 70-1/2 (including Roth 401(k)) 	<ul style="list-style-type: none"> • Must start taking systematic distributions at age 70-1/2 (other than from a Roth IRA) • Non-direct rollovers must be completed within 60 days • Rollovers that are not rolled over to an Edward Jones IRA are subject to a \$25 distribution fee. 	<ul style="list-style-type: none"> • Federal tax withholding of 20 percent required on taxable portion at time of distribution • A 10 percent early withdrawal penalty may apply • Earnings will be taxed as incurred; they no longer grow tax-deferred

In addition to the above, you may elect to receive installment payments or periodic payments; payments spread over a period of at least 10 years may not be rolled over and are not subject to the 20% withholding that applies to eligible rollover distributions.