

Roll It Over

KEEP YOUR ACCOUNTS
IN ONE SPOT



Keeping track of your money can be easier if it's not split up. Check out these reasons why you may want to roll over your former employer's retirement account.

What's a Rollover?

A rollover means transferring money from one retirement account into another retirement account. For example, if you've recently changed jobs, you can roll over your retirement account with your previous employer into your new account. If your plan allows it, you may also be able to roll over money from a traditional Individual Retirement Account (IRA) into your retirement plan.

Advantages of Rolling Over Your Savings

When you roll over your account, you'll keep earning tax-deferred retirement income and avoid the tax consequences of taking the money as an early distribution. In addition, you can:

- Receive one statement, which makes it easier to track your savings all in one place.
- Develop a cohesive investment strategy so you can monitor your investments better.
- Accurately predict whether you're on track to meet your retirement savings goals.

SECURITY TIPS

Follow these simple tips to safeguard your account information.

- Create a username that's easy for you to remember but difficult for others to guess.
- Change your password on a regular basis.
- Don't use simple words or personal information for your username or password.
- To provide extra protection, the system will automatically add the "Withdrawal Lock" feature when you register your account at **MillimanBenefits.com**. You'll get a special code in the mail, which you'll need to unlock your account when you are ready to withdraw funds.

How To Roll Over Your Account

The rollover process involves two steps.

1. Log in to **MillimanBenefits.com** to create the Rollover Contribution Deposit Form.
2. Contact the prior plan recordkeeper or your IRA custodian to request a rollover.

STEP 1: CREATE THE ROLLOVER CONTRIBUTION DEPOSIT FORM

- Log in to **MillimanBenefits.com** and go to Account Details>Account Activity>Rollover Contributions.
- Select the appropriate source of the rollover and add the total estimated amount you're rolling over.
- Verify that everything looks correct and click "Submit" to create the form. Then, print the form, which includes the instructions you'll provide to your prior plan's recordkeeper to get a check.

STEP 2: REQUEST A ROLLOVER

- Contact your prior plan's recordkeeper or your IRA custodian to request a rollover.
- Request the rollover check be processed with these instructions:
 - Make the check payable to your current employer's retirement plan, FBO (For Benefit Of) <Your Name>.
 - List your account number as the last 4 digits of your Social Security number.
 - Provide your address so the check is mailed directly to you.
- Once you receive the check, place the check and the deposit form in the envelope and mail both to the address on the form.

Access Your Account

- **Website:** Log in to **MillimanBenefits.com** (choose English or Spanish).
- **Milliman Mobile Benefits App:** Download from the App Store or Google Play.
- **Benefits Service Center:** Chat with a representative on **MillimanBenefits.com**. Representatives are available Monday through Friday from 7 a.m. to 7 p.m. Central time.

Milliman Has an App For That

Stay up to date with your retirement savings plan. Download the Milliman Mobile Benefits app from the App Store or Google Play.

