

PERA 401K ROLLOVER TIPS:

- 1- Call PERA before performing a rollover. Find out what your remaining balance is and fill in the blank on the 401(k) Transfer form where it says: "Maximum tax deferred funds PERA can receive under this Agreement." This will help you keep track of how much of your agreement you are paying down as well as prevent over-payment on your agreement.
- 2- Call CitiStreet 5 days after mailing your forms to see if your transfer is going through.
- 3- Call PERA to make sure funds have been received and applied within 7 days after CitiStreet sends the funds.
- 4- Once your rollover is applied you will receive a letter from PERA you will receive a letter in the mail informing you that money was received and (unless you're paid in full) that a balance remains. This is simply a courtesy letter to you letting you know your monthly payments will continue until your agreement is paid in full. Once you've received this letter you may send a request to PERA to re-calculate your monthly payments to reflect your lower balance.

If you have questions about this process please feel free to call PERA or visit our website at iigpera.com where we have sample forms and instructions for filling them out properly.

1429503

401(k) Plan Transfer for Purchase

CitiStreet LLC
Attn: Colorado PERA's 401(k) Plan
P.O. Box 5599, Boston, MA 02206-5599
www.copera.org



This form may only be issued with a Service Credit Purchase or Reinstatement Agreement.

Mail this form to CitiStreet LLC at the address above to avoid a delay in the processing of your request. If you send this form to PERA, it will be returned to you. PERA will not forward this form on your behalf.

PERA members may use tax-deferred money from their PERA 401(k) Plan accounts to purchase service credit pursuant to a Service Credit Purchase Agreement or a Reinstatement Agreement. An active PERA member may request a transfer of the current balance of his/her 401(k) account, up to a total amount of the agreement cost. **Only two transfers may be made per calendar year.**

All purchase agreements should be completed at least 60 to 90 days prior to leaving PERA-covered employment (or retiring).

Write in the amount to be transferred from your PERA 401(k) Plan account on the line indicated below. This transfer cannot be more than the cost of your *Agreement*. Your 401(k) account is subject to market fluctuation until the money has been transferred. If investment losses cause your account balance to drop below the amount of the required transfer, all money available will be transferred. You may want to consider rearranging your account balances now to minimize your investment risk prior to the transfer. Earnings and additional contributions may result in a balance left in your 401(k) account. The transfer will be taken from each invested fund proportionately. After the transfer is completed, you may want to rearrange the remaining money among the investment funds. After reviewing this request and the enclosed *Agreement* from PERA, sign this form and mail it to CitiStreet to make your transfer. Your withdrawal request will be processed as soon as administratively possible.

PERA 401(k) accounts cannot be used to pay Unpaid Contributions.

Your SSN

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Name _____

Purchase Agreement No. _____ Maximum amount PERA can accept for this agreement: _____

Amount authorized for 401(k) transfer by member: \$ _____

Transfer Authorization:

I authorize the transfer of funds from my 401(k) Plan Account to my PERA member contribution account for the purchase of service credit as specified in my *Agreement*. If the *Agreement* is overpaid with tax-deferred monies, we will return the excess to PERA's 401(k) Plan, not to exceed the original transfer amount, unless otherwise instructed.

If the amount available for transfer is less than the amount shown above due to market losses, do you want the amount available transferred? If yes you will be responsible for paying any unpaid balance. If you do not check one of these boxes, the transfer will be made. Yes No

Participant Signature:

_____ Date _____

Daytime telephone number _____

(Previous versions of this form are obsolete)



PERA
P.O. Box 5800
Denver, CO 80217

Phone: 303-832-9550
Fax: 303-863-3825

Re:

SSN#

Purchase Agreement #

Dear Sirs

Please recalculate the installment payments on my purchase agreement to reflect the transfers you have received.

If you have any questions, please call me at [[Home Phone]]. Thank You.

Sincerely,

Phone:
Email: