



## Do you still have money in a former employer's retirement plan?

**Are you contemplating a rollover to your Aetna sponsored 401(k) plan, but are not sure how to go to about it? Rolling it over to the Aetna Plan is very easy — and very smart.**

### **Simplify your finances by keeping your retirement investments in one place.**

As an employee of an Aetna company, you can roll over, or transfer, assets from previous employers' qualified retirement plans into your Aetna sponsored 401(k) plan. You can make pretax, after-tax and Roth 401(k) rollovers with no waiting periods, taxes or penalties.

### **Why is a rollover a good move?**

Consolidating your retirement savings can make it easier to manage your investments and stay on track to meet your long-term goals. It can help you eliminate gaps or overlaps in your portfolio and keep a proper level of diversification. Plus, you can reduce the fees associated with maintaining multiple accounts or duplicate investments.

### **The rollover process is easy.**

To print a Rollover Contribution Package, visit the *Forms* section of the 401(k) Plan website. You may access the website from the *Financial* page of the *Working at Aetna* website on AetNet, or from outside Aetna at <https://aetna.voya.com>. You can also request this package by speaking with a Customer Service Associate at **1-800-AETNA-HR (1-800-238-6247)**. In addition, you will need to contact your former employer and request a rollover distribution check made payable to: State Street, Trustee for [Plan Name], FBO (Your Name)

### **Once you have the required Paperwork listed below (the form and the distribution statement), just follow the instructions.**

#### **If you're rolling over money from a 401(k), 403(b), 457 governmental plan or a traditional IRA:**

The action steps are clearly explained on the "Rollover Contribution Form."

- Enter personal information such as name, Social Security Number, and whether you're already enrolled in the Aetna Plan.
- Enter rollover information, including the amount, what type of account the money is coming from, and whether you're rolling over pre-tax dollars, after-tax dollars, or both.
- Elect how your rollover contributions will be invested by choosing among the plan's numerous investment options.
- Sign, date and mail the form with your distribution check to the Voya Financial® address printed on the back.



### **If you're rolling over a Roth 401(k) or Roth 403(b):**

The steps are very similar. However, you will need to use a separate "Roth Rollover Contribution Form" and submit additional information, such as:

- Tax Distribution Statement – As explained on the Roth Rollover Form, this is the distribution statement you received from your former plan along with the check.
- Documentation showing the start date of your Roth contributions – This information is typically provided in the distribution statement, however it may be a separate statement that the prior record keeper provides.
- The total amount of your Roth contributions.

All of this will be available from your former plan.

### **Tempted to cash out your old accounts instead? Don't do it!**

If you cash out pretax or Roth 401(k) retirement investments before age 59½, you could pay significant taxes and penalties. Plus, you'll lose the potential earnings your money could bring by staying invested. So don't cash it out. Leave it in your former plan or roll it over, and let it grow!

### **Keep in mind:**

- Rollover contributions are not eligible for the Aetna company match.
- You cannot roll over outstanding loans from previous plans. All loans are governed by the rules of the plans from which they originated.
- The rules governing distributions in the Aetna Plan may be different from the rules governing the plan from which rollover money originated.

Take action now to consolidate your retirement investments into one convenient account. To initiate your rollover, visit the Forms section of the 401(k) Plan website, available from the Financial page of the Working at Aetna website on AetNet, or from outside Aetna at <https://aetna.voya.com>.

The money in your Aetna Plan account belongs to you. But no one can predict the future. So it's very important that you name a beneficiary: the person or persons who will receive your account assets after your death. To elect a beneficiary, or see if you have a current beneficiary on file, visit the Personal Information section of the 401(k) Plan website, available from the Financial page of the Working at Aetna website on AetNet, or from outside Aetna at <https://aetna.voya.com>.