

How to Roll Your Money into Your Employer Sponsored Retirement Plan with OAPFF 457(b) Deferred Compensation Plan

In this packet, you will find information and a form necessary to roll over your Individual Retirement Account (IRA) or employer sponsored retirement plan to your current employer sponsored retirement plan with OAPFF 457(b) Deferred Compensation Plan.

It's easy! All you have to do is follow the Rollover Checklist. The checklist items are required to complete your rollover.

Rollover Checklist

- Complete and sign the Incoming Rollover form included in this packet.
 - A copy of the original distribution check stub must be attached if you are sending in the check and this form together.
 - If you are rolling over from an IRA, please provide a copy of the most recent account statement. If you are transferring/rolling over from an employer sponsored retirement plan, please provide a copy of the most recent account statement showing the Internal Revenue Code ("Code") plan type and plan name.
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Questions?

Please call our Rollover Services Team at 1-888-737-4480. We are available to assist you 6 a.m. to 8 p.m. Mountain time, Monday through Friday.



Incoming Transfer/Rollover Election

OAPFF 457(b) Deferred Compensation Plan

525328-01

If you have already received a rollover check, send this form and the check together to the address shown in the Payment Instructions section. Please see the Step-by-Step Instructions for Rollover Contributions for important details about the process to complete your incoming rollover before submitting your form and check.

If your previous provider has not already issued a rollover check, and you would like assistance with contacting your previous provider or to learn more about your account consolidation options, please call 1-888-737-4480. A dedicated specialist can help you initiate your incoming rollover over the phone.

Participant Information

_____|_____|_____
 Last Name First Name MI
(The name provided MUST match the name on file with Service Provider.)

 Address - Number & Street

_____|_____|_____
 City State Zip Code

() _____
 Daytime Phone

 Social Security Number

 E-Mail Address

_____|_____|_____
 Mo Day Year

 Date of Birth

Payroll Information

 Payroll Center Name

 Division Name

 Payroll Center Number

 Division Number

Rollover Information - A copy of the original distribution check stub must be attached if you are sending in the check and this form together.

All required documentation must be received in good order and we must review and confirm that the rollover contribution can be accepted into your Plan, before your rollover contribution will be invested in the Plan. If the rollover contribution cannot be accepted into the Plan, it will be returned to the issuer. See attached Step-by-Step Instructions for Rollover Contributions. If you have any questions about your Plan's rollover contribution options, please call 1-888-737-4480.

- I am choosing a Direct Rollover from a:
 - Governmental 457(b) plan
 - Non-Roth
Pre-tax: \$_____ (all contributions and earnings, excluding Roth contributions and earnings)
 - Roth (employee contributions and earnings)
 - Qualified 401(a) plan (Profit Sharing or Money Purchase)
 - Qualified 401(k) plan
 - Non-Roth
Pre-tax: \$_____ (all contributions and earnings, excluding Roth contributions and earnings)
 - Roth (employee contributions and earnings)
 - 403(b) plan
 - Non-Roth
Pre-tax: \$_____ (all contributions and earnings, excluding Roth contributions and earnings)
 - Roth (employee contributions and earnings)

Incoming Transfer/ Rollover Election

Last Name	First Name	MI	Social Security Number
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- Traditional IRA (Only pre-tax amounts may be rolled over)

Instructions and Authorization from the Owner/Account-holder to Current Trustee or Custodian

As owner of the account referenced below, I hereby authorize you, _____
(Company Name) to liquidate:

- 100% (Approximate transfer amount \$ _____) **OR**
- Part (\$ _____) of my account and transfer the proceeds to my new employer sponsored plan:
 - Immediately
 - At Maturity (if applicable)

- I am choosing an In-direct 60-Day Rollover from a (if an exception(s) applies, please indicate reason(s) for late contribution below the plan type):**

Plan Type

- Governmental 457(b) plan
 - Non-Roth
Pre-tax: \$ _____ (all contributions and earnings, excluding Roth contributions and earnings)
 - Roth (employee contributions and earnings)
- Qualified 401(a) plan (Profit Sharing or Money Purchase)
- Qualified 401(k) plan
 - Non-Roth
Pre-tax: \$ _____ (all contributions and earnings, excluding Roth contributions and earnings)
 - Roth (employee contributions and earnings)
- 403(b) plan
 - Non-Roth
Pre-tax: \$ _____ (all contributions and earnings, excluding Roth contributions and earnings)
 - Roth (employee contributions and earnings)
- Traditional IRA (Only pre-tax amounts may be rolled over)

Instructions and Authorization from the Owner/Account-holder to Current Trustee or Custodian

As owner of the account referenced below, I hereby authorize you, _____
(Company Name) to liquidate:

- 100% (Approximate transfer amount \$ _____) **OR**
- Part (\$ _____) of my account and transfer the proceeds to my new employer sponsored plan:
 - Immediately
 - At Maturity (if applicable)

Reasons for Late Contribution

I intended to make the rollover within 60 days after receiving the distribution but was unable to do so for the following reason(s). Check all that apply:

- An error was committed by the financial institution making the distribution or receiving the contribution.
- The distribution was in the form of a check and the check was misplaced and never cashed.
- The distribution was deposited into and remained in an account that I mistakenly thought was a retirement plan or IRA.
- My principal residence was severely damaged.
- One of my family members died.
- I or one of my family members was seriously ill.
- I was incarcerated.
- Restrictions were imposed by a foreign country.
- A postal error occurred.
- The distribution was made on account of an IRS levy and the proceeds of the levy have been returned to me.

Incoming Transfer/ Rollover Election

Last Name	First Name	MI	Social Security Number
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The party making the distribution delayed providing information that the receiving plan or IRA required to complete the rollover despite my reasonable efforts to obtain the information.

Previous Provider Information:

Company Name	Account Number
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Mailing Address _____

City/State/Zip Code	() Phone Number
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Required Documentation

If you are rolling over from an IRA, please provide a copy of the most recent account statement. If you are rolling over from a previous employers plan, please provide a copy of the most recent account statement showing the Internal Revenue Code ("Code") plan type, plan name, and if applicable, Roth first contribution date and Roth contribution amounts.

If you do not have this information on the statement, please have your Previous Plan Administrator complete the applicable fields below. Also provide the signature of the previous employer as Plan Administrator.

The name of the distributing plan is _____

(hereinafter referred to as the "Plan"). The Plan Administrator of the Plan certifies to the best of their knowledge that:

(1) The Plan is designated or intended to be tax qualified under the Code and meets the requirements of a

- 457(b) for governmental plans
- 403(b) plan
- Qualified 401(a) or 401(k) plan

(2) The amounts are eligible for rollover as described in Code section 402(c).

(3) Employer/employee before-tax contribution and earnings: \$ _____

(4) For Rollovers from designated Roth accounts:

Roth first contribution date: _____

Roth contributions (no earnings): _____

Roth earnings: _____

(5) For In-plan Roth Transfers/Rollovers:

Roth recapture amount: _____

Roth recapture date(s): _____

Roth contributions (no earnings): _____

Roth earnings: _____

(6) Signature of previous employer:

I am authorized to sign as Plan Administrator of the previous employer.

Signature of "Plan Administrator" _____

Printed Name of "Plan Administrator" _____

Title _____

Company Name _____ Date _____

Phone Number _____ Email Address _____

Amount of Rollover: \$ _____ (Enter approximate amount if exact amount is not known.)

Incoming Transfer/ Rollover Election

Last Name	First Name	MI	Social Security Number
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Investment Option Information - Please refer to your Plan materials for investment option designations.

I understand that funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. I will refer to the fund's prospectus and/or disclosure documents for more information.

Select either existing ongoing allocations (A) or your own investment options (B).

(A) Existing Ongoing Allocations

I wish to allocate this transfer/rollover the same as my existing ongoing allocations.

(B) Select Your Own Investment Options

INVESTMENT OPTION				INVESTMENT OPTION			
NAME	TICKER	CODE	%	NAME	TICKER	CODE	%
T. Rowe Price Retirement 2005 Fund I.....	TRAJX	TRAJX	_____	Vanguard Total Intl Stock Index Admiral.....	VTIAX	VTIAX	_____
T. Rowe Price Retirement 2010 Fund I.....	TRPUX	TRPUX	_____	Real Estate / Cohen & Steers Fund.....	N/A	D0814A	_____
T. Rowe Price Retirement 2015 Fund I.....	TRUBX	TRUBX	_____	Nationwide Geneva Small Cap Growth R6....	NWKCX	NWKCX	_____
T. Rowe Price Retirement 2020 Fund I.....	TRDBX	TRDBX	_____	Vanguard Small Cap Index Adm.....	VSMAX	VSMAX	_____
T. Rowe Price Retirement 2025 Fund I.....	TREHX	TREHX	_____	Small Cap Value / Victory Fund.....	N/A	D1210A	_____
T. Rowe Price Retirement 2030 Fund I.....	TRFHX	TRFHX	_____	Janus Henderson Enterprise N.....	JDMNX	JDMNX	_____
T. Rowe Price Retirement 2035 Fund I.....	TRFJX	TRFJX	_____	Vanguard Mid Cap Index Fund - Admiral.....	VIMAX	VIMAX	_____
T. Rowe Price Retirement 2040 Fund I.....	TRHDX	TRHDX	_____	Allspring Special Mid Cap Value R6.....	WFPRX	WFPRX	_____
T. Rowe Price Retirement 2045 Fund I.....	TRIKX	TRIKX	_____	JPMorgan US Equity R6.....	JUEMX	JUEMX	_____
T. Rowe Price Retirement 2050 Fund I.....	TRJLX	TRJLX	_____	PGIM Jennison Growth Z.....	PJFZX	PJFZX	_____
T. Rowe Price Retirement 2055 Fund I.....	TRJMX	TRJMX	_____	Vanguard 500 Index Admiral.....	VFIAX	VFIAX	_____
T. Rowe Price Retirement 2060 Fund I.....	TRLNX	TRLNX	_____	Columbia Dividend Value (IS Platform).....	N/A	D1254A	_____
T. Rowe Price Retirement 2065 Fund I.....	TRMOX	TRMOX	_____	PIMCO Income Instl.....	PIMIX	PIMIX	_____
Day One IncomeFlex Target Balanced Fund...	N/A	D1353A	_____	Prudential Total Ret Bond (IS Platform).....	N/A	D1282A	_____
Virtus Emerging Markets Opportunities R6....	AEMOX	AEMOX	_____	Guaranteed Income Fund.....	N/A	D2539A	_____
MFS Instl International Equity.....	MIEIX	MIEIX	_____	MUST INDICATE WHOLE PERCENTAGES			=100%

IncomeFlex - I should carefully read the applicable IncomeFlex Important Considerations document or Prospectus and the Investment Options at a Glance for IncomeFlex fund or portfolio performance, if I am considering investing in an IncomeFlex fund or portfolio. To obtain a copy of the disclosure, call 1-800-701-8255 or access the participant website and click on the "Investment Options" page.

Incoming Transfer/ Rollover Election

Last Name

First Name

MI

Social Security Number

Required Signature - My signature indicates that I have read, understand the effect of my election and agree to all pages of this Incoming Transfer/Rollover Election form, including the Participant Acknowledgements. I affirm that all information provided is true and correct. If a rollover is requested, I certify that: 1) I was entitled to a rollover distribution as a participant; 2) the distribution was not a: series of periodic payments, required minimum distribution, hardship distribution, excess contribution(s) or Roth IRA assets; 3) if an In-direct 60-day rollover, the rollover contribution is being made to the Plan within 60 days from the date I received my distribution; and 4) that the entire amount is being rolled over from an "eligible retirement plan" within the meaning of Code Section 402.

I am encouraged to discuss rolling money from one account to another with my financial advisor/planner and to consider any potential fees and/or limitations of available investment options.

I understand that an election to rollover to this Plan from another plan or IRA may result in significant tax consequences to me. I am responsible for any income tax or penalties for the election I made in this form. I acknowledge that Service Provider has not provided any tax or investment advice. I acknowledge that if I need financial or tax advice related to this rollover election, it is my responsibility to consult with my personal financial and/or tax advisor.

Participant Signature

Date

A handwritten signature is required on this form. An electronic signature will not be accepted and will result in a significant delay.

Participant forward or upload as shown above in the Payment Instructions section

The group variable annuity insurance products are issued through Empower Annuity Insurance Company, Hartford, CT and distributed through Prudential Investment Management Services, LLC (PIMS). Each organization is solely responsible for its financial condition and contractual obligations. PIMS is not affiliated with Empower Retirement, LLC. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. The annuity or certain of its investment options or features may not be available in all states. Policy forms currently available include DC- 08-TGWB-2011, ALC-408-TGWB-2011-NR, ALC-408-TGWB-2011-ROTH, IND-IFX-TGWB-2013-NR, IND-IFX-TGWB-2013-ROTH or state variation thereof.

You could lose money by investing in money market investments. Although they seek to preserve the value of your investment at \$1 or \$10.00 per share (see the prospectus), there is no guarantee they will. An investment in a money market investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The money market investment's sponsor has no legal obligation to provide financial support to the portfolio, and you should not expect that the sponsor will provide financial support to the portfolio at any time. The yield quotation more closely reflects the current earnings of the portfolio than the total return quotation.

Participant Acknowledgements

General Information - I understand that only certain types of distributions are eligible for transfer/rollover treatment and that it is solely my responsibility to ensure such eligibility. By signing below, I affirm that the funds I am transferring/rolling over are in fact eligible for such treatment.

I authorize these funds to be allocated into my employer's Plan and to be invested according to the information specified in the Investment Option Information section.

I understand that I am permitted to direct the investment of my accounts in the Plan. I acknowledge that I have received and reviewed the information about my investment choices and have had an opportunity to freely choose how my accounts are invested. I understand and agree that my employer and other plan fiduciaries will not be liable for the results of my investment directions. **All funds rolled in the OAPFF 457(b) Deferred Compensation Plan are subject to the terms of the OAPFF 457(b) Deferred Compensation Plan.**

If the investment option information is missing or incomplete, I authorize Service Provider to allocate the transfer/rollover assets ("assets") the same as my most recent investment election on file (if I have an account established) or to the default investment option selected by my Plan (if I do not have an account established). If no default investment option is selected by my Plan, the funds will be returned to the payor. If additional assets from the same source are received more than 180 calendar days after Service Provider receives Transfer/the initial assets, I authorize Service Provider to allocate all monies received the same as my most recent investment election on file with Service Provider. I understand I must call 1-888-737-4480 or access the Web site in order to make changes or transfer monies from the default investment option. If my initial rollover assets are received more than 1 year after Service Provider receives and approves this Incoming Rollover Election form, I understand Service Provider will require the submission of a new form for approval. Assets will not be invested until after approval is granted. Forms and documentation received after market close will be reviewed for approval

Incoming Transfer/ Rollover Election

Last Name

First Name

MI

Social Security Number

the following business day. I understand that this completed form must be received by Service Provider at the address indicated in the Required Signature section of this form.

Withdrawal Restrictions - I understand that the Internal Revenue Code and/or my employer's Plan Document may impose restrictions on transfers, rollovers and/or distributions. I understand that I must contact the Plan Administrator, if applicable, to determine when and/or under what circumstances I am eligible to receive distributions or make transfers/ rollovers.

Investment Options - I understand that by signing and submitting this form for processing, I am requesting to have investment options established under the Plan as specified on this form. I understand and agree that this account is subject to the terms of the Plan Document. I understand and acknowledge that all payments and account values, when based on the experience of the investment options, may not be guaranteed and may fluctuate, and, upon redemption, shares may be worth more or less than their original cost. I acknowledge that investment option information, including prospectuses, disclosure documents and Fund Profile sheets, have been made available to me and I understand the risks of investing. I understand and agree that Service Provider will not be liable for the results of my investment directions.

Asset Allocation Models - If your ongoing allocations are being directed to an Asset Allocation Model, your total account will be rebalanced, including your transfer/rollover funds, at the next scheduled frequency. To make a change to your account, access the Web site.

Account Corrections - I understand that it is my obligation to review all confirmations and quarterly statements for discrepancies or errors.

Outstanding Loan Balance - An outstanding loan balance cannot be included in the rollover. However, you may pay off the outstanding loan balance *before* this rollover is submitted. After the loan is paid off, you may submit this rollover request. If you do not pay off the outstanding loan balance, you may rollover only the cash value (not including the loan) from the Plan that has the outstanding loan.

Certification for Late Rollover Contribution - Pursuant to Internal Revenue Service Revenue Procedure 2016-47, I certify that my contribution which I have described on this form missed the 60-day rollover deadline for the reason(s) listed under Reasons for Late Contribution Section. I am making this contribution as soon as practicable after the reason or reasons I indicated no longer prevent me from making the contribution. I understand that this certification concerns only the 60-day requirement for a rollover and that, to complete the rollover, I must comply with all other tax law requirements for a valid rollover and with your rollover procedures.

Pursuant to Revenue Procedure 2016-47, unless you have actual knowledge to the contrary, you may rely on this certification to show that I have satisfied the conditions for a waiver of the 60-day rollover requirement for the amount identified on this form. You may not rely on this certification in determining whether the contribution satisfies other requirements for a valid rollover.

I declare that the representations made with respect to my certification for late rollover contribution on this form are true and that the IRS has not previously denied a request for a waiver of the 60-day rollover requirement with respect to a rollover of all or part of the distribution to which this contribution relates. I understand that in the event I am audited and the IRS does not grant a waiver for this contribution, I may be subject to income and excise taxes, interest, and penalties. If the contribution is made to an IRA, I understand you will be required to report the contribution to the IRS. I also understand that I should retain a copy of this signed certification with my tax records.

Incoming Transfer/ Rollover Election

Last Name

First Name

MI

Social Security Number

Payment Instructions

If you have already contacted your previous provider to initiate your rollover distribution, or have already received a rollover check, use the payment and mailing instructions below. If you are mailing this form only, see instructions below.

Make check payable to:

Empower Trust Company, LLC

Include the following information on the check:

Participant Name, Social Security Number,
Plan Number, Plan Name

Wire instructions:

Account of: Empower Trust Company, LLC

Bank: PNC Bank

Account no: 1092207475

Routing transit no: 043000096

Attention: Financial Control

Reference: Participant Name, Social Security Number,
Plan Number, Plan Name

Regular mail address for the

check and form (if mailed together):

Empower Trust Company, LLC

PO BOX 826011

PHILADELPHIA, PA 19182-6011

Overnight mail address for the

check and form (if mailed together):

PNC Bank

525 Fellowship Rd Suite 330

Lockbox # 826011

Mt Laurel, NJ 08054-3415

Contact: Empower

Phone: 1-800-701-8255

Mailing Instructions if sending this form only

If you have not received a rollover check or initiated your rollover distribution with your previous provider, send this form only to us. Please mail to the address above.

After your request has been received and processed, we will contact you to initiate your distribution from the other provider. You can also call a dedicated specialist at 1-888-737-4480, if you have any questions about the status of your incoming rollover request.

Incoming Transfer/ Rollover Election

Last Name	First Name	MI	Social Security Number
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Payroll Center Information

- 1 City of Hamilton payroll 000020
- 2 CITY OF COLUMBUS payroll 000067
- 3 City of Zanesville payroll 000088
- 4 City of Toledo payroll 000092
- 5 City of Newark payroll 000109
- 6 City of Dayton payroll 000136
- 7 Coshocton payroll 000216
- 8 City of Steubenville payroll 000228
- 9 City of Canton payroll 000249
- 10 City of Piqua payroll 000252
- 11 City of Mansfield payroll 000266
- 12 City of Lorain payroll 000267
- 13 City of Salem payroll 000283
- 14 City of Lancaster payroll 000291
- 15 City of Youngstown payroll 000312
- 16 City of Tiffin payroll 000322
- 17 City of Barberton payroll 000329
- 18 City of Akron payroll 000330
- 19 City of Lima payroll 000334
- 20 City of Middletown payroll 000336
- 21 City of Marion payroll 000379
- 22 City of Findlay payroll 000381
- 23 City of Painesville payroll 000434
- 24 City of Galion payroll 000435
- 25 City of Marietta payroll 000442
- 26 City of Elyria payroll 000474
- 27 City of Conneaut payroll 000651
- 28 CITY OF XENIA payroll 000698
- 29 City of Cambridge payroll 000910
- 30 City of Defiance payroll 000918
- 31 City of Greenville payroll 001101
- 32 City of Girard payroll 001220
- 33 City of Ravenna payroll 001340
- 34 City of Ashland payroll 001386
- 35 City of New Philadelphia payroll 001501
- 36 City of Parma Heights payroll 001690
- 37 City of Urbana payroll 001823
- 38 City of Toronto payroll 002229
- 39 Sylvania Township payroll 002243
- 40 Jackson Twp payroll 002280
- 41 City of Sheffield Lake payroll 002355
- 42 City of Shelby payroll 002492
- 43 Madison Township payroll 002507
- 44 City of Celina payroll 002603
- 45 Ashtabula Township payroll 002710

Division Information

- 1 City of Hamilton - 000020
- 2 CITY OF COLUMBUS - 000067
- 3 City of Zanesville - 000088

Payroll Center Information

- 46 Howland Twp payroll 002786
- 47 Olmsted Township payroll 002845
- 48 Huber Heights payroll 002926
- 49 Green Twp payroll 002927
- 50 Truro Twp payroll 002932
- 51 City of Riverside payroll 002938
- 52 City of Wilmington payroll 003011
- 53 Forest Park payroll 003024
- 54 Madison Fire payroll 003141
- 55 City of Harrison payroll 003204
- 56 Austintown Township payroll 003356
- 57 Washington Township payroll 003369
- 58 Union Township payroll 003412
- 59 MADISON TOWNSHIP payroll 003417
- 60 Brookfield Township payroll 003443
- 61 City of London payroll 003509
- 62 West Chester Twp payroll 003518
- 63 Springfield Twp-Holland payroll 003544
- 64 Violet Township payroll 003558
- 65 City of Cortland payroll 003632
- 66 Cumberland Trail payroll 003667
- 67 Bazetta Township payroll 003703
- 68 Springfield Twp, Richland Cnty payroll 003849
- 69 City of Logan payroll 003868
- 70 Harrison Twp payroll 003896
- 71 Sycamore Township payroll 003907
- 72 Colerain Township payroll 003915
- 73 Perry Township payroll 003960
- 74 Mifflin Township payroll 003965
- 75 City of Fairfield payroll 004010
- 76 Brimfield Township payroll 004031
- 77 Jefferson Township payroll 004038
- 78 City of Oregon payroll 004093
- 79 City of Uhrichsville payroll 004265
- 80 Liberty Twp-Butler payroll 004394
- 81 City of Maumee payroll 004536
- 82 Basil Joint Fire District payroll 004671
- 83 Pleasant Township payroll 004673
- 84 City of Lebanon payroll 004796
- 85 BerkshireSunburyTrentonGalena payroll 005123
- 86 City of North College Hill payroll 005279
- 87 MIAMI VALLEY FIRE DISTRICT payroll 005280
- 9998 FORFEITURE
- 9999 UNASSIGNED

Division Information

- 45 Ashtabula Township - 002710
- 46 Howland Twp - 002786
- 47 Olmsted Township - 002845

Incoming Transfer/ Rollover Election

	Last Name	First Name	MI	Social Security Number
4	City of Toledo - 000092		48	Huber Heights - 002926
5	City of Newark - 000109		49	Green Twp - 002927
6	City of Dayton - 000136		50	Truro Twp - 002932
7	Coshocton - 000216		51	City of Riverside - 002938
8	City of Steubenville - 000228		52	City of Wilmington - 003011
9	City of Canton - 000249		53	Forest Park - 003024
10	City of Piqua - 000252		54	Madison Fire - 003141
11	City of Mansfield - 000266		55	City of Harrison - 003204
12	City of Lorain - 000267		56	Austintown Township - 003356
13	City of Salem - 000283		57	Washington Township - 003369
14	City of Lancaster - 000291		58	Union Township - 003412
15	City of Youngstown - 000312		59	MADISON TOWNSHIP - 003417
16	City of Tiffin - 000322		60	Brookfield Township - 003443
17	City of Barberton - 000329		61	City of London - 003509
18	City of Akron - 000330		62	West Chester Twp - 003518
19	City of Lima - 000334		63	Springfield Twp-Holland - 003544
20	City of Middletown - 000336		64	Violet Township - 003558
21	City of Marion - 000379		65	City of Cortland - 003632
22	City of Findlay - 000381		66	Cumberland Trail - 003667
23	City of Painesville - 000434		67	Bazetta Township - 003703
24	City of Galion - 000435		68	Springfield Twp, Richland Cnty - 003849
25	City of Marietta - 000442		69	City of Logan - 003868
26	City of Elyria - 000474		70	Harrison Twp - 003896
27	City of Conneaut - 000651		71	Sycamore Township - 003907
28	CITY OF XENIA - 000698		72	Colerain Township - 003915
29	City of Cambridge - 000910		73	Perry Township - 003960
30	City of Defiance - 000918		74	Mifflin Township - 003965
31	City of Greenville - 001101		75	City of Fairfield - 004010
32	City of Girard - 001220		76	Brimfield Township - 004031
33	City of Ravenna - 001340		77	Jefferson Township - 004038
34	City of Ashland - 001386		78	City of Oregon - 004093
35	City of New Philadelphia - 001501		79	City of Uhrichsville - 004265
36	City of Parma Heights - 001690		80	Liberty Twp-Butler - 004394
37	City of Urbana - 001823		81	City of Maumee - 004536
38	City of Toronto - 002229		82	Basil Joint Fire District - 004671
39	Sylvania Township - 002243		83	Pleasant Township - 004673
40	Jackson Twp - 002280		84	City of Lebanon - 004796
41	City of Sheffield Lake - 002355		85	BerkshireSunburyTrentonGalena - 005123
42	City of Shelby - 002492		86	City of North College Hill - 005279
43	Madison Township - 002507		87	MIAMI VALLEY FIRE DISTRICT - 005280
44	City of Celina - 002603		9999	UNASSIGNED



Acceptance of Assets - to the Sending Custodian/Trustee To be completed by Empower

Participant's Name: _____

Receiving Plan Name: OAPFF 457(b) Deferred Compensation Plan

Receiving Plan Number: 525328-01

Last 4 digits of Participant's Social Security Number: _____

Prior Provider Policy/Account Number: _____

To Whom it May Concern

Empower Annuity Insurance Company and its affiliates Empower provide recordkeeping and asset custody services to the employer sponsored retirement plan referenced on the attached Incoming Transfer/Rollover Form. The plan's records reflect a beneficial account for the participant requesting a transfer or rollover of assets from your institution into the plan account.

At the direction of the employer sponsoring the plan, Empower agrees to accept the transferred funds from the sending institution and allocate them to the participant's beneficial account under the plan in accordance with the applicable provisions of the Internal Revenue Code.

Authorized Signature **Date**
Empower

A handwritten signature is required on this form. An electronic signature will not be accepted and will result in a significant delay.

Empower Internal Event ID: _____

On behalf of the plan and the participant, we ask that you please complete this requested transaction, as soon as possible. Please make check payable to: Empower Trust Company, LLC

FBO: _____

Regular mail address for the check and form (if mailed together):

Empower Trust Company, LLC
PO BOX 826011
PHILADELPHIA, PA 19182-6011

Overnight mail address for the check and form (if mailed together):

PNC Bank
525 Fellowship Rd Suite 330
Lockbox # 826011
Mt Laurel, NJ 08054-3415
Contact: Empower
Phone: 1-800-701-8255

When completing the request, please include the following:

- Participant's Social Security Number
- An itemized record of the distribution, outlining any and all surrender penalties
- Breakdown by money source (i.e. Employee and Employer contributions)

We appreciate your prompt attention regarding this matter. If you have any questions or require additional information, please feel free to contact our Client Service Department at 1-888-737-4480.

Step-by-Step Instructions for Rollover Contributions

OAPFF 457(b) Deferred Compensation Plan offers you the opportunity to "roll over" the distribution you receive from your previous employer's plan or IRA. The following information and instructions are designed to help you through this process. If you have any questions, please contact a dedicated specialist at 1-888-737-4480.

Determine Whether Your Contribution Is a Direct Rollover or an In-direct 60-Day Rollover.

- **Direct Rollover:** Your previous plan or annuity makes the distribution check payable directly to Empower Trust Company, LLC.
- **In-direct 60-Day Rollover:** Your previous plan or annuity makes the distribution check payable to you.

If You Are Electing a Direct Rollover

- Complete the Participant Information section of the Incoming Rollover Election form.
- Complete the Rollover Information section choosing Direct Rollover and the applicable Internal Revenue Code ("Code") plan type on the form.
- Complete the Previous Provider Information section.
- Complete the Required Documentation section. Please attach a copy of most recent account statement to the Incoming Rollover Election form. If your most recent account statement does not indicate the Code plan type and Plan Name of your previous employer's plan, you must ALSO have your previous employer sign the Incoming Rollover Election form. For an IRA, please verify the account statement indicates the account is an IRA.
- For a Direct Rollover from an IRA please note: The maximum amount eligible for rollover is the total amount of your taxable IRA contributions plus earnings. Non-taxable IRA contributions may not be rolled over. If your rollover amount was held in a conduit IRA and you were born before January 1, 1936, you may be eligible for capital gains treatment. In this instance, you may want to track these rollover amounts in order to be eligible for favorable tax treatment. If the amounts were from a SIMPLE IRA, you would have had to participate in the SIMPLE IRA for a minimum of two years.
- **If you have already received a rollover check, send this form, the check and the check stub together to the appropriate address shown in the Payment Instructions section.**
- **If you do not have a rollover check, and have not initiated a distribution from the other provider,**
 1. **Send this form with appropriate documentation described on this form.**
 2. **In order to complete the rollover, the previous provider must be contacted and instructed to distribute the assets. If you would like assistance with contacting the other carrier, please contact a dedicated specialist at 1-888-737-4480.**
- Send your completed Incoming Rollover Election form with required documentation attached to:

Regular mail address for the check and form (if mailed together):

Empower Trust Company, LLC
PO BOX 826011
PHILADELPHIA, PA 19182-6011

Overnight mail address for the check and form (if mailed together):

PNC Bank
525 Fellowship Rd Suite 330
Lockbox # 826011
Mt Laurel, NJ 08054-3415
Contact: Empower
Phone: 1-800-701-8255

Or upload electronically to empowermyretirement.com (Click Upload Documents to submit)

- Service Provider will review your request and required documentation to determine if your rollover can be accepted into the Plan. If information is missing, we will contact you for more information.
- After your request has been received and processed, we will contact you to initiate your distribution from the other carrier.

If You Are Electing an In-direct 60-Day Rollover

- Complete the Participant Information section of the Incoming Rollover Election form.
- Complete the Rollover Information section choosing an In-direct 60-Day Rollover and the applicable Code. Please send a copy of the check stub, showing the amount of the distribution and withholding, from the previous provider.
- Complete the Previous Provider Information section.

- Complete the Required Documentation section. Attach a copy of most recent account statement to the Incoming Rollover Election form. If your most recent account statement does not indicate the Code plan type and Plan Name of your previous employer's plan, you must ALSO have your previous employer sign the Incoming Rollover Election form. For an IRA, please verify the account statement indicates the account is an IRA.
- To avoid any income tax consequences, you must roll over your entire gross distribution (including any income tax withholding). If you roll over less than your gross distribution, the amount not rolled over will be subject to income tax and may be subject to excise tax.

- Send the Incoming Rollover Election form to:

Regular mail address for the check and form (if mailed together):

Empower Trust Company, LLC
PO BOX 826011
PHILADELPHIA, PA 19182-6011

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Or upload electronically to empowermyretirement.com (Click Upload Documents to submit)

- **If you have already received a rollover check, send this form, the check and the check stub together to the appropriate address shown in the Payment Instructions section.**
- Service Provider will review your request and required documentation to determine if your rollover can be accepted into the Plan. If information is missing, we will contact you for more information.

Endorse the rollover check to:

Empower Trust Company, LLC,

OR

If your rollover check has already been cashed, please consider sending in a cashier's check or certified check made payable to Empower Trust Company, LLC.

Some Important Rollover Facts

- If any documentation is missing, your request will not be processed until you have submitted the required documentation for review.
- In the event that a rollover contribution is made that cannot be accepted, the rollover contribution will be made payable and returned to the issuer. Please contact a dedicated specialist at 1-888-737-4480, if you have any questions about your incoming rollover options for this Plan.
- Examples of Contributions Which Cannot Be Rolled Over:
 - Any "required minimum distribution" (i.e., amount being paid to you because you are age 70 1/2 or older).
 - Distributions that are a series of periodic payments (made at least annually) and paid to you over your life expectancy (or the life expectancy of you and your beneficiary) or for a period of at least 10 years.
 - Hardship Distributions
 - Unforeseeable Emergency Distributions
 - Excess Contributions
 - Roth IRA Assets
- Please Note: If you are making a "Regular 60-Day Rollover" under Federal Regulations, you have 60 (sixty) days from the date of your distribution to make a rollover contribution. It is your responsibility to ensure that Empower receives all required documentation AND your rollover contribution prior to the expiration of the 60-day period. After 60 days, Empower can only accept a rollover on behalf of the Plan if you certify a reason for late contribution. You will be responsible for any income tax or tax penalties for failure to meet the 60-day rule for rollover contributions when information is not provided and the rollover contribution is not made within the 60-day period. If you provide a reason for late contribution, you will be responsible for maintaining the documentation.
- An election to rollover to this Plan from another plan or IRA may result in significant tax consequences to you. You are responsible for any income tax or penalties for the election made in this form.
- Review decisions related to your qualified plan distribution with your financial advisor or tax advisor.

Read this information carefully.