





HAVE ANOTHER RETIREMENT SAVINGS ACCOUNT?



How to Initiate a Rollover

Today's workforce is different from generations past. According to the Bureau of Labor Statistics, half of all current workers have held jobs with four or more employers. That could mean having four or more different retirement savings plans. Simplification of accounts may make sense.

Steps to Begin the Rollover Process

-  Request proper distribution forms from your former plan provider or IRA custodian. Generally, you will need to complete either an online or hard copy form. If your former plan provider or IRA custodian requires forms from HTLF Retirement Plan Services (RPS), please contact us.
-  The check should be made out to:
DB&T, Trustee
F/B/O YOUR NAME
-  The check should be mailed to:
ATTN: HTLF Retirement Plan Services
1398 Central Ave. (overnight address)
PO Box 941
Dubuque, IA 52004-0941
-  Provide RPS a copy of your latest account statement showing the Pre-Tax and/or Roth balance, and where the dollars are originating from. This can be emailed to: retirement@htlfrps.com

IMPORTANT NOTES

- If Roth after-tax dollars are included in the rollover, the prior institution needs to provide the year the Roth account was established, and the basis amount.
- ROTH IRAs and Coverdell IRAs CANNOT be rolled over to your RPS account.
- Amounts rolled into your RPS account will be invested according to your current investment elections on file. You may transfer funds between different investments at any time by accessing your account on our website.
- Amounts rolled into your RPS account may be subject to fees for items such as recordkeeping and/or expenses. Please visit our website and refer to the "Information Summary Regarding Plan Investments and Expenses" for fee information.