



# 401(k) ROLLOVER GUIDE

401(k), 403b, pension plans and TSP firms will only accept rollover instructions from the account owner. It is important to note that these funds are generally not transferrable until you have left the company.

### Steps:

1. Call the H.R. Department of your former employer and request the following:
  - a 401(k) Distribution Form
  - If there is any other information you need to supply to complete a rollover to an IRA
2. Pause. Do not request the transfer of funds until your new Self Directed IRA account is open. We want to be able to deposit your funds directly to your new account and not hold them in limbo.
3. Proceed once your new Self Directed IRA account is open. You can find your new account number in your Welcome Email, or simply call us for it.
4. The 401(k) distribution form will usually ask where you want the funds sent. A Trustee to Trustee transfer is not a taxable event. To avoid the 20% withholding requirement on 401(k) distributions, we suggest that you have the funds rolled directly to your new IRA account.
5. If an IRA Club representative needs to countersign any portion of the form, please let us know.

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## CHECK DELIVERY INSTRUCTIONS

<b>PAYEE</b>	IRA CLUB FBO [CLIENT NAME] IRA [ACCOUNT #]
<b>REGULAR MAIL / OVERNIGHT ADDRESS</b>	67 E. MADISON ST. SUITE 1510 CHICAGO, IL 60603

## FED WIRE INSTRUCTIONS (CASH)

<b>RECEIVING BANK</b>	MERIDIANBANK
<b>BANK ADDRESS</b>	9 OLD LINCOLN HIGHWAY MALVERN, PA 19355
<b>ABA ROUTING #</b>	031 918 828
<b>CREDIT ACCOUNT NAME</b>	IRA CLUB
<b>CREDIT ACCOUNT #</b>	40 24 840
<b>WIRE REFERENCE</b>	CLIENT NAME AND ACCOUNT #