Rolling Money Into My Plan At Sentinel

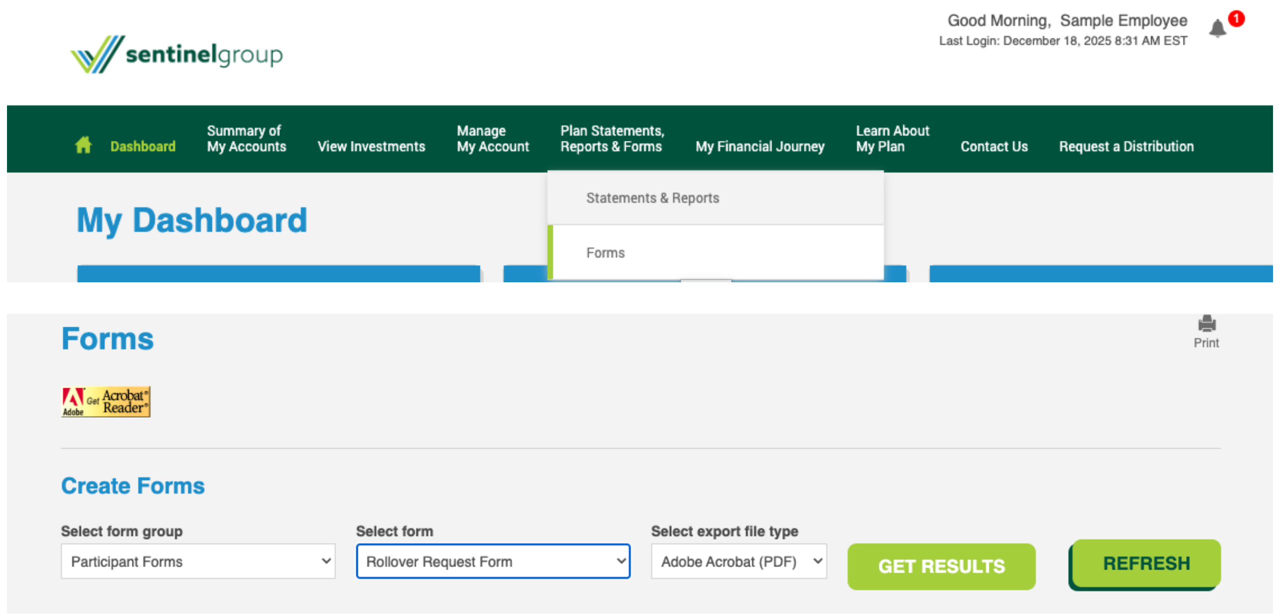
Consolidating your retirement accounts with Sentinel Group is as easy as 1, 2, 3.

To consolidate your retirement assets into your Sentinel account, log into your online account to begin the process.

Step 1: Complete the online rollover form

To initiate your rollover request online, follow the below steps within your account:

- Access the form by selecting **Plan Statements & Forms** and then selecting **Forms** from the menu.
- Select the **Rollover Request Form** from the "Select Form" pick list.
- Next, click **Get Results**
- Once your Form generates, click **BEGIN HERE** to start your online request.
    - **No Form?** If you do not yet have any funds in your plan the form will not generate. Please either Contact Us to get a manual copy, or wait until your first payroll deposit to generate the online form.



Rollover Contributions

Consolidating your retirement accounts with Sentinel Benefits is as easy as 1, 2, 3.

At Sentinel Group, our goal is to make planning for retirement as simple as possible. Get started by consolidating your other retirement assets into your Sentinel account.

Step 1

Complete the online rollover form.

BEGIN HERE

Step 2

Request a check from your current provider.

Instructions included in the online form.

Step 3

Mail your rollover check to your plan's custodian.

Instructions included in the online form.

The online request form will require you to provide information regarding your request, including the money sources (Pre-tax, Roth, etc.) of the account you're rolling over. You will also be asked to provide the account type for the origin account.

Once you submit, you'll receive an email confirmation of your request. Your email will include two attachments:

1. A copy of your completed request form in PDF format for your records. Note, this document includes the instructs on how to make your rollover check payable and where to send it.
2. A Qualified Plan Letter, if needed, to begin your request with your prior vendor. Some retirement plan providers require a qualified plan letter to confirm that your rollover request is being sent to a plan (at Sentinel) that can accept the qualified assets. If no additional documentation is required by your former account's custodian, you may disregard it.

Your Plan Sponsor will review your request and we will notify you once their review is completed. If approved, you should proceed with sending your rollover check to the Plan's account using the payment instructions provided on your form.

***You must be an active participant in order to roll funds into the plan.**

Sentinel Benefits & FINANCIAL GROUP

Tom,

Your rollover request has been received.

The rollover request you recently submitted has been received. Your request will now be reviewed by your Plan Sponsor to confirm it can be accepted into the Plan.

We'll send another note to let you know the status once it has been reviewed for approval.

Received → Pending Review → Pending Deposit

Rollover details:
Plan Name: Sample Company 401(k) Plan
Rollover Type: Pre-tax and Roth
Request ID: 1234

Attached you will find a PDF copy of your submitted request. Additionally, we have also prepared and attached a Qualified Plan Letter for you. Some retirement plan providers require a qualified plan letter to confirm that your rollover request is being sent to a plan (at Sentinel) that can accept the qualified assets. In the event a Letter of Qualified Plan or Letter of Acceptance is requested, you may use the attached to complete your request. If no additional documentation is required by your current custodian, you may disregard it.

Have a question? Log in to your account or contact us.

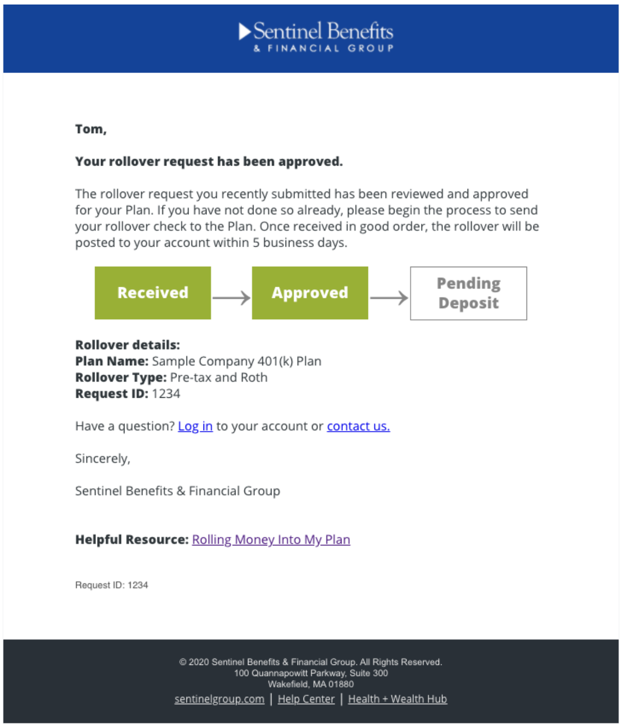
Sincerely,

Sentinel Benefits & Financial Group

Helpful Resource: Rolling Money Into My Plan

Step 2: Request a check from your current provider

Once your rollover is approved by your employer you will be notified by email (pictured on right) to proceed to the next step. Next, you should inform your former account provider that you need to process a direct rollover of your retirement account balance into your qualified retirement account with Sentinel Group.



Sentinel Benefits
& FINANCIAL GROUP

Tom,

Your rollover request has been approved.

The rollover request you recently submitted has been reviewed and approved for your Plan. If you have not done so already, please begin the process to send your rollover check to the Plan. Once received in good order, the rollover will be posted to your account within 5 business days.

Received → Approved → Pending Deposit

Rollover details:
Plan Name: Sample Company 401(k) Plan
Rollover Type: Pre-tax and Roth
Request ID: 1234

Have a question? Log in to your account or contact us.

Sincerely,

Sentinel Benefits & Financial Group

Helpful Resource: Rolling Money Into My Plan

Request ID: 1234

100 Quannapowitt Parkway, Suite 300
Wakefield, MA 01880
sentinelgroup.com | Help Center | Health + Wealth Hub

Use the instructions on your request form in order to ensure the check is made payable properly and the mailing address for the check is accurate.

Note, some providers will require additional information in order to process a direct rollover. If your provider requires a Letter of Acceptance/Authorization or Letter of Qualified Plan, contact our Service Center to request any additional documentation required.

- Letter of Acceptance - Letter from new administrator confirming the new plan accepts rollover contributions
- Letter of Qualified Plan - Letter from new administrator confirming the receiving plan is a qualified plan that can accept funds. Qualified plans are retirement accounts that meet IRS requirements and can accept rollover contributions. These include profit sharing, 401(k), 403(b), defined benefit, and money purchase plans.

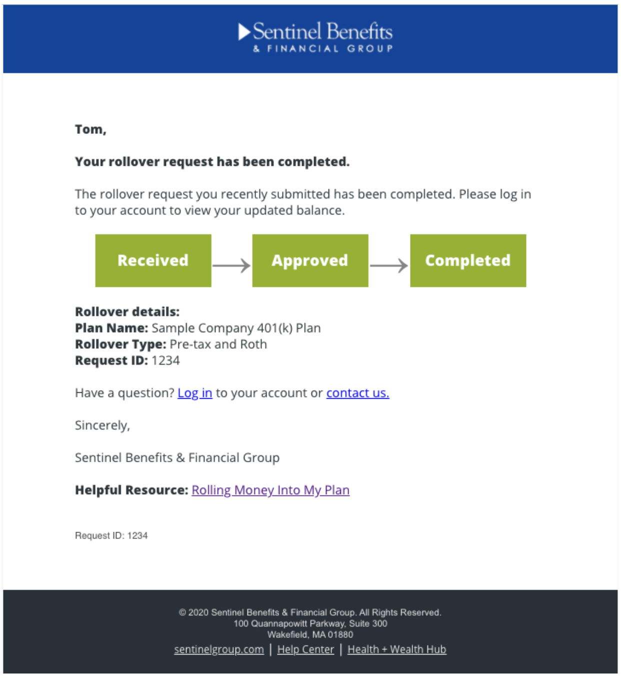
Step 3: Mail your rollover check to your plan's custodian

Your former account custodian may mail the check directly to your existing plan custodian using the instructions you provided when requesting your rollover to your plan at Sentinel. However, if the check is sent to you, you will then need to mail it to your new plan using the delivery instructions provided on your form.

Once the check is received in the Plan's account, we will allocate the rollover deposit to your account.

You will receive an email notification (pictured on the right) to let you know your request has been completed.

At this point, you'll be able to log into your account and view the rollover transaction (see below).



Sentinel Benefits & FINANCIAL GROUP

Tom,

Your rollover request has been completed.

The rollover request you recently submitted has been completed. Please log in to your account to view your updated balance.

Received → Approved → Completed

Rollover details:
Plan Name: Sample Company 401(k) Plan
Rollover Type: Pre-tax and Roth
Request ID: 1234

Have a question? Log in to your account or contact us.

Sincerely,

Sentinel Benefits & Financial Group

Helpful Resource: Rolling Money Into My Plan

Request ID: 1234

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Wakefield, MA 01880
sentinelgroup.com | Help Center | Health + Wealth Hub

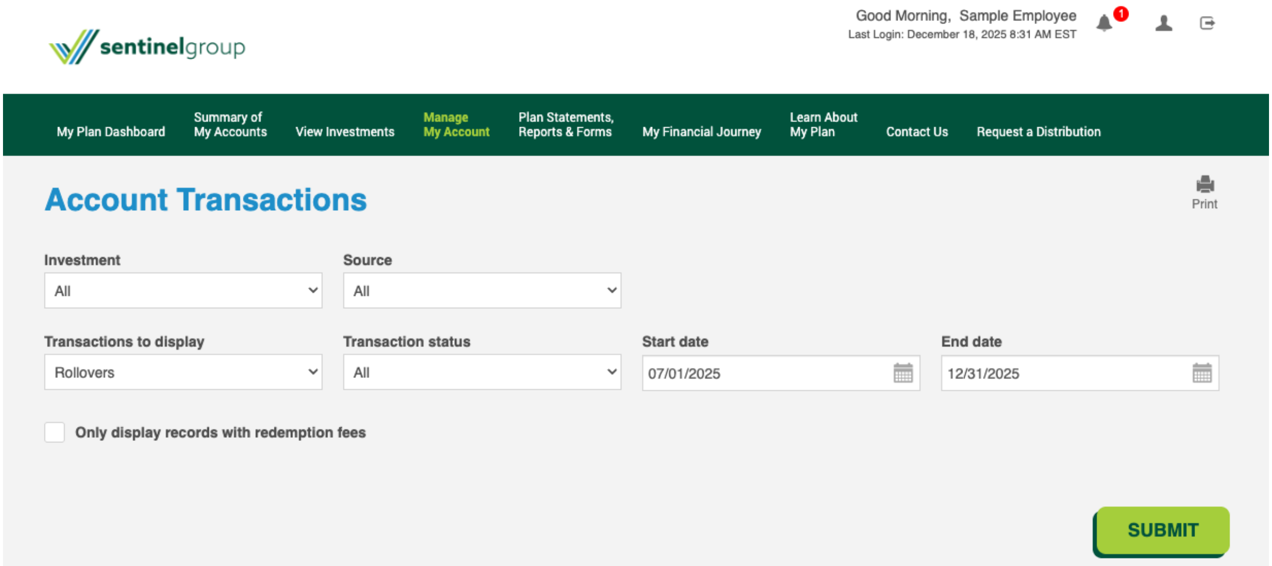
Rollover Request Steps and Notifications

Notification	Details	Upcoming Step
Received	Confirmation that your form submission was received and is in process.	Next Step: Approved or Rejected notification

Notification	Details	Upcoming Step
Approved or Rejected	**Approved:** Your rollover has been reviewed and approved for your Plan. If you haven't done so already, please begin the process to send your rollover check to the Plan using the payment instructions provided. Once funds are received, they are posted to account within 5 business days. **Rejected:** Review the rejection comments provided in the email from your Plan Sponsor for more information.	Next Step: Awaiting Deposit or Completed Notification
Awaiting Deposit	This notification is sent if your request has been approved for 45 days and your rollover check has not been received. Ensure your rollover has been sent using the payment instructions provided.	Next Step: Completed notification
Completed	The rollover funds have been received and the process is completed. You can see the deposit in your online account transactions.	None
Cancelled	Requests will move into a cancelled status for one of two reasons: • The request was not approved by the Plan Sponsor within 90 days of the request being made • The request was approved, but the rollover deposit is not received within 60 days following approval	None

View Your Rollover Deposit Online

- Once you receive the completed email, you can log into your online account and see that your contribution has been credited to your account.
- In your online account navigate to **Manage My Account > View Transactions**.
- Select **Rollovers** from **Transactions to Display** pick list.
    - You can view transactions by source, type and date range to be sure you are able to view the specific deposit type you are looking for.



Example of the online rollover form:

Roll into Sentinel

At Sentinel Group, our goal is to make planning for retirement as simple as possible. Get started by consolidating your other retirement assets into your Sentinel account. Learn more about Rollovers here.

Follow our 3 easy steps!

Step 1		Step 2		Step 3
Complete the online rollover form.	→	Request a check from your current provider.	→	Send your rollover check to your plan's custodian.

Provide Your Personal Information

Step 1

Plan ID

WEBPLAN

Plan Name

Sentinel Web Demo 401(k) Plan

First Name *

Sample

Last Name *

Employee

Last 4 Digits of Social Security Number *

8815

Example: XXX-XX-1234

Phone Number *

Example: XXX-XXX-XXXX

Email *

Type of Rollover

My previous account type was: *

For more information about account types, please visit the IRS website.

Rollover Amount

Rollover Type *

- ◯ Pre-Tax
- ◯ Pre-Tax and Roth
- ◯ Roth only

Pre-Tax Rollover Amount *

The estimated total of any pre-tax contributions, including all employer contributions, with earnings on those contributions.

Roth Basis *

The total of your Roth (after-tax) contributions, excluding earnings on those contributions.

Roth Earnings *

The total of any earnings on Roth (after-tax) contributions

Tax Year *

Tax year of initial Roth contribution

Total Rollover *

* If the final rollover amount differs from estimated amount (entered by you above) by more than 20%, please call the Sentinel Service Center to notify us of the updated expected rollover amount.

Make Check Payable

Step 2

Inform your current provider that you would like a direct rollover of your retirement account balance into your qualified retirement account with Sentinel Group. Request a check made payable using the instructions below.

Make Check Payable

Sentinel Web Demo 401(k) Plan FBO Your Name

Memo Line

Account:

Failure to follow these payment instructions may result in processing delays and, or, may require the check to be reissued.

Step 3

I have read and understand the below. *

☐ I understand it is my responsibility to request my distribution check. I also understand that if the expected amount does not exactly match the deposited amount, there may be a delay in the allocation of my funds. By submitting this form, I confirm that to the best of my knowledge, this is a valid rollover. I understand that if I later determine that the rollover was invalid, I am responsible for informing Sentinel Group. I understand that my rollover will be invested in the plan's default fund if I have not made any investment elections.

Submit