

In-Plan Roth Rollover/Transfer Request

Please attach to your Plan's In-Service Withdrawal Request or Separation from Employment Withdrawal Request form. This form will be rejected if the appropriate withdrawal request form is not attached.

For the purposes of this form, the terminology 'Withdrawal' is the same as 'Distribution'.

City of Riverside Employee's Deferred Compensation Plan

98246-01

Participant Information

Last Name	First Name	MI	Social Security Number
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In order to include both the available contribution sources where I do have an eligible reason for withdrawal and where I do not have an eligible reason for withdrawal in this request, I must mark the 'Combination In-Plan Roth Rollover & In-Plan Roth Transfer' box below in addition to completing the eligible withdrawal reason in section B of the attached In-Service Withdrawal Request form.

In-Plan Roth Rollover

I have specified an eligible withdrawal reason in section B of the attached In-Service Withdrawal Request or Separation from Employment Withdrawal Request form to rollover contribution source(s) where I have a qualified reason for withdrawal.

I hereby request \$ _____ or _____ % of my available vested non-Roth contribution source(s) in the Plan be withdrawn in an In-Plan Roth Rollover and deposited into Roth contribution source(s) within the Plan.

If I would like to specify the contribution source(s) to be used, it is indicated below.

Contribution Source(s)	Dollar Amount (\$)	Percentage (%)

In-Plan Roth Transfer

For assets where I do not have a qualified reason for withdrawal, I am requesting an In-Plan Roth Transfer. Any contribution sources that are part of an eligible withdrawal reason will NOT be included in the Transfer and I should leave section B of the attached In-Service Withdrawal Request form blank.

I hereby request \$ _____ or _____ % of my available vested non-Roth contribution source(s) in the Plan be withdrawn in an In-Plan Roth Transfer and deposited into Roth contribution source(s) within the Plan.

If I would like to specify the contribution source(s) to be used, it is indicated below.

Contribution Source(s)	Dollar Amount (\$)	Percentage (%)

Combination In-Plan Roth Rollover & In-Plan Roth Transfer

I have specified an eligible withdrawal reason in section B of the attached In-Service Withdrawal Request form to rollover contribution source(s) where I have a qualified reason for withdrawal. Contribution source(s) that are not part of an eligible withdrawal reason will be withdrawn as an In-Plan Roth Transfer.

I hereby request \$ _____ or _____ % of my available vested non-Roth contribution source(s) in the Plan be withdrawn in an In-Plan Roth Rollover/Transfer and deposited into Roth contribution source(s) within the Plan.

If I would like to specify the contribution source(s) to be used, it is indicated below.

Contribution Source(s)	Dollar Amount (\$)	Percentage (%)

Participant Signature

I understand that this withdrawal will be automatically prorated against all of my investment options.

If the prorated distribution affects a certificate fund, the certificates will be liquidated as an early termination. At the time the conversion assets are credited to the participant’s account, a new certificate will be purchased receiving the crediting rate established for new certificates.

I understand that my account assets subject to this request will be out of the market for one (1) business day. I will sell the shares of the percent/amount requested above on one business day and will purchase the same investment option(s) effective on the following business day. Note: If the prorated withdrawal affects a frozen investment option(s), the amounts generated from the sale of the frozen investment option(s) will be used to purchase investment options in accordance with your allocation instructions for future contributions on file with the Service Provider. If I have not made an election then the money will be invested based on the Plan’s default fund(s).

I understand that this withdrawal will be automatically prorated against all of my available vested non-Roth contribution sources unless I have specified eligible contribution source(s) for the In-Plan Roth Rollover/Transfer above.

I understand that:

- The taxable portion of this entire withdrawal will be subject to Federal and state income taxes and that I am responsible for the payment of the applicable taxes.
- I am liable for any income tax assessed by the IRS and state tax authority for this election.
- Income taxes will not be withheld from this withdrawal, and that I am responsible for making quarterly Federal and state (if applicable) estimated tax payments, if any, to avoid any potential underpayment penalties.
- This taxable withdrawal will be reported on IRS Form 1099-R.
- The Internal Revenue Code 10% early withdrawal penalty will not apply to this withdrawal.
- I should consult with my tax advisor for assistance with my request before signing this form.
- My In-Plan Roth contribution source(s) will be subject to the terms of the Plan.

Any person who knowingly presents a false or fraudulent claim is subject to criminal and civil penalties.

My signature acknowledges that I have received, read, understand and agree to all pages of this form and the attached withdrawal request form and agree to all of the terms and conditions. I also affirm that all information that I have provided is true, accurate and correct.

Participant Signature

Date

Authorized Plan Administrator Signature

I authorize this participant’s request and affirm that it is in compliance with the terms of the Plan and I hereby instruct the Service Provider to process it as an In-Plan Roth Rollover/Transfer in accordance with the instructions provided on this form and the attached In-Service Withdrawal Request or Separation from Employment Withdrawal Request form.

Authorized Plan Administrator Signature

Date

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company (GWL&A), Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: White Plains, NY; and their subsidiaries and affiliates. All trademarks, logos, service marks, and design elements used are owned by their respective owners and are used by permission.

Addendum to the 402(f) Special Tax Notice

For payments not from a designated Roth account

SPECIAL RULES AND OPTIONS - Explanation regarding the taxation and consequences of in-plan Roth direct rollover of a non-Roth account. If a distribution is an eligible rollover distribution of a non-Roth account, and the distributee is requesting a direct rollover of the distribution as an in-plan Roth rollover, the following special rules and options will apply.

If the distributee rolls over the payment to a designated Roth account in the plan, the amount of the payment rolled over (reduced by any after-tax amounts directly rolled over) will be taxed. However, the 10% additional tax on early distribution will not apply (unless the distributee takes the amount rolled over out of the designated Roth account within the 5-year period that begins on January 1 of the year of the rollover).

If the distributee rolls over the payment to a designated Roth account in the plan, later payments from the designated Roth account that are qualified distribution will not be taxed (including earnings after the rollover). A qualified distribution from a designated Roth account is a payment made both after the distributee attains age 59 ½ (or after the distributee's death or disability) and after the distributee has had a designated Roth account in the plan for a period of at least 5 years. The 5-year period described in the preceding sentence begins on January 1 of the year the distributee's first contribution was made to the designated Roth account. However, if the distributee made a direct rollover to a designated Roth account in the plan from a designated Roth account in a plan of another employer, the 5-year period begins on January 1 of the year of the distributee's first contribution was made to the designated Roth account in the plan or, if earlier, to the designated Roth account in the plan of the other employer. Payments made from the designated Roth account that are not qualified distributions will be taxed to the extent allocable to earnings after the rollover, including the 10% additional tax on early distributions (unless an exception applies).