



# SMI ADVISORY SERVICES

## Employer Plan Rollover Instructions

For employer plans (including 401k's, 403b's, and 457's), the rollover must be initiated by the employee directly with the retirement plan administrator. Depending on the retirement plan, this process can be as simple as a phone call or may require signed paperwork.

If you no longer work for your employer (or if you are close to separating), you can contact your retirement plan administrator and let them know you wish to roll over (or transfer) your funds to your IRA account at TD Ameritrade Institutional. In order to avoid triggering a taxable event, the check should be made out to:

**TD Ameritrade Institutional FBO [insert your full name]**

FBO stands for "for the benefit of". You will need to provide your plan administrator with your IRA account number (mailed to you in a letter from TD Ameritrade). Please ask your plan administrator to include your IRA account number on your check. Your employer may send the check to you or directly to TD Ameritrade at:

Overnight Mailing Address:

TD Ameritrade Institutional  
7801 Mesquite Bend Drive, Suite 112  
Irving, TX 75063-6043

Regular Mailing Address:

TD Ameritrade Institutional  
PO BOX 650567  
Dallas, TX 75265-0567

If your employer sends the check directly to you, do not endorse the check prior to mailing it. Once your check arrives at TD Ameritrade, we will invest it in accordance with your signed Investment Policy Statement.

### In-Service Withdrawals

Even if you are still employed, some plans allow in-service withdrawals of part or all of their account balances to individuals over 59 ½ years old. These withdrawals may be rolled directly into your SMI Private Client IRA without triggering a taxable event (provided you follow the instructions above). Contact your retirement plan administrator to find out if your employer plan offers in-service withdrawals.

Please call us at 800-796-4975 if you have any questions, and we will be happy to assist!