

JPMorgan Retirement Plan Services

It's your money. Now what?

A guide to your retirement plan options
when you leave Valassis

You've worked hard to tuck away money for your future. Leaving Valassis doesn't mean you have to start over or get hit with a lofty tax bill.

As you make your transition, carefully consider what you want to do with your Valassis Employees' Retirement Savings Plan account. The decision you make could have a major impact on your taxes, as well as your future financial security. So it's important to understand your options and learn how to protect your savings. After all, this may be the largest investment you've ever managed.

Recordkeeping and administrative services for the plan are provided by J.P. Morgan Retirement Plan Services LLC (JPMRPS); securities transactions for the plan may be introduced by J.P. Morgan Institutional Investments Inc. (JPMII), Member: FINRA/SIPC. JPMRPS and JPMII are affiliates of J.P. Morgan Chase & Co.

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Option	Pros	Cons	How to get started
<p>Leave your savings in the Valassis Employees' Retirement Savings Plan, if your balance is \$1,000 or more</p>	<ul style="list-style-type: none"> Your savings can keep growing tax-deferred. You won't owe current income tax. You won't owe penalties. It may allow you continued access to investment options or fee arrangements exclusive to the plan. 	<ul style="list-style-type: none"> You won't have access to your money to take out additional loans. Your investment choices are limited by the terms of the plan. You'll have to keep track of yet another account – an especially big drawback if you change jobs frequently. You can't continue making contributions. 	<ul style="list-style-type: none"> Generally, you are not required to do anything.
<p>Move your savings to your new employer's plan</p>	<ul style="list-style-type: none"> Your savings can keep growing tax-deferred. You won't owe current income tax. You won't owe penalties. You consolidate your accounts for easier tracking of investments and progress toward your retirement goals. You can choose from investment options in your new employer's plan. Your funds and any additional funds you contribute to the plan may be available for future loans, within plan allowances. You may have access to fee arrangements exclusive to your new employer's plan. 	<ul style="list-style-type: none"> Your investment choices are limited by the terms of your plan. You won't have continued access to investment options or fee arrangements exclusive to the Valassis Employees' Retirement Savings Plan. 	<ul style="list-style-type: none"> Enroll in your new employer's plan. Complete and submit the necessary rollover forms for your new plan. Call JPMorgan Retirement Plan Services at 800-345-2345 to request a distribution.
<p>Roll Over your savings to an Individual Retirement Account (IRA)</p>	<ul style="list-style-type: none"> Your savings can keep growing tax-deferred. You won't owe current income tax. You won't incur penalties. You have greater control over your money. You have increased investment options. 	<ul style="list-style-type: none"> If you have an outstanding loan balance, it will be treated as a withdrawal subject to applicable taxes and penalties if not repaid. You won't have continued access to investment options or fee arrangements exclusive to the Valassis Employees' Retirement Savings Plan. You won't have access to your money for loans. You may not feel you have the time, interest or confidence to direct your own investments. 	<ul style="list-style-type: none"> Open your rollover individual IRA. A good place to start is to contact JPMorgan at 800-345-2345.
<p>Withdraw your savings</p>	<ul style="list-style-type: none"> You get quick cash to meet current expenses. 	<ul style="list-style-type: none"> Spending your savings now could hurt your chances of achieving your long-term retirement goals. For most withdrawals, 20% of your money will be automatically withheld for federal taxes (state taxes may also apply). You may also have to pay an added 10% penalty if you're under age 59½, unless you retired after age 55. You lose the benefits of tax-deferred savings. You can't move your money into another qualified plan after 60 days. That money, left to grow, could amount to substantial savings by the time you retire. 	<ul style="list-style-type: none"> Call JPMorgan at 800-345-2345 to request a distribution.