

How to Roll Your Money Into the Valassis Employees' Retirement Savings Plan

What?

What is a rollover?

A rollover is the receipt by an eligible retirement plan of your eligible rollover contribution.

Why should I make a rollover contribution to my plan account?

Eliminate statement clutter! By consolidating your various plans into one plan, you can track your dollars much more efficiently.

Rolling a distribution over to another qualified plan can mean considerable tax savings for you. Funds that are rolled over are not currently taxable. You can defer payment of federal and state income taxes and avoid any premature distribution penalties associated with taxable retirement plan distributions.

Note: Money that you roll into this plan can only be withdrawn or paid out to you in accordance with the plan's provisions. Please refer to your Summary Plan Description before completing your rollover.

How?

I'm interested in rolling my money into the Valassis Employees' Retirement Savings Plan. What do I need to do?

- 1 Pick up the phone** - Call your prior recordkeeper and request a distribution of your account. This will initiate the rollover transfer.
 - 2 Rollover Certification** - Complete, sign and send the enclosed Rollover Certification. If you are rolling a balance over from a prior employer's plan, you **MUST** contact your prior employer's benefits office and arrange for a signature on this form. This form **MUST BE SIGNED** by your prior plan administrator in order to certify the transfer of funds.
 - 3 Rollover Application** - While you're waiting for your distribution check and completed Rollover Certification signed by your prior plan administrator, please complete and sign the Rollover Application, enclosed in this packet.
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Now What?

I have my check and my completed Rollover Certification; now what do I do?

You're almost there! Simply mail the following items to J.P. Morgan at P.O. Box 419784, Kansas City, MO 64141-6784:

- Completed Rollover Application**
- Completed Rollover Certification**
- Distribution check from your prior plan or IRA custodian**

If you've checked all three boxes, you're done!

Note: *Your prior recordkeeper may forward the check directly to J.P. Morgan. If so, please note "check coming under separate cover" on your rollover application.*

Need to update your beneficiaries?

This may be a good time to think about your beneficiaries. If you need to update this for your plan, please go to www.retireonline.com to update this information, or call J.P. Morgan at **800-345-2345**. If you are already enrolled in the plan and have made beneficiary elections, you do not need to complete this form unless you would like to make a change.

Questions?

Call J.P. Morgan at **800-345-2345**. Representatives can help you weekdays between 8 a.m. and 8 p.m. Eastern time. Or, visit us on the Web at www.retireonline.com. The TDD number for those with a hearing impairment is 800-345-1833.

Once J.P. Morgan receives your completed paperwork, please allow five business days to process your rollover. You may view your rollover contribution online at www.retireonline.com. You will need your Password and Social Security number to access your account.