

## Your guide to completing a rollover

To complete a rollover to Vanguard, the first step is usually contacting the firm that currently holds your employer plan. Here are some questions you should ask them when you give them a call.

Questions to ask	Our take on this question
<i>What types of assets are held in the employer-sponsored plan?</i>	Knowing whether you have pre-tax or Roth assets will tell you what type of IRA you'll need at Vanguard to hold those assets (a Traditional IRA, Roth IRA, or both). Company stock held in your plan may also add a layer of complexity.
<i>Is there a name difference to be aware of?</i>	A common situation that delays a rollover is when checks are made out from the current institution to a name that doesn't match your registration at Vanguard. Examples include birth name versus married name, missing suffix (Jr., Sr., etc.), differing middle initials (John A. Doe and John J. Doe), etc.
<i>What rollover requirements are there?</i>	<p>Each employer-sponsored plan will have its own requirements. The most common include:</p> <ul style="list-style-type: none"> <li>• The employer plan may require its own paperwork.</li> <li>• The employer plan may require its paperwork with additional signature requirements (e.g., a notary).</li> </ul> <p>Remember, the plan administrator may be able to take all the information over the phone or online.</p>
<i>Is a letter of acceptance (LOA) required?</i>	Many times, the company holding your employer plan will require an LOA from Vanguard. An LOA is just a letter that says Vanguard will receive the assets. They'll need this because they want to know where to send your funds. You can generate an LOA from Vanguard by going through our online rollover process.
<i>Is a notary, Medallion signature guarantee, or signature from the plan administrator required?</i>	<p>Every now and then, your plan will require an additional proof of your identity to complete the rollover. This could be a notary or a Medallion signature guarantee (which is something you usually get from your bank).</p> <p>Occasionally, the plan's administrator may also have to sign off on the rollover.</p>
<i>Do I need to obtain spousal consent?</i>	Some plans may require your spouse to provide a signature in order to move the money from the plan to an IRA.
<i>Where will the rollover check be sent?</i>	<ul style="list-style-type: none"> <li>• Vanguard will accept a check sent directly from the plan or you.</li> <li>• Please have the check made payable to "Vanguard FBO [Your name as it appears on your Vanguard registration]" and include your Vanguard account number.</li> <li>• You can send the check to Vanguard at: <ul style="list-style-type: none"> <li><b>Regular mail:</b> PO Box 982901 El Paso, TX 79998</li> <li><b>Overnight mail:</b> 5951 Lockett Court, Suite A1 El Paso, TX 79932</li> </ul> </li> <li>• If you're already a Vanguard client and registered for online access, consider using Mobile Check Deposit offered through the Vanguard app.</li> </ul>
<i>Are e-signatures or faxes allowed?</i>	Some plans allow e-signatures or copies of paperwork. Others may require original paperwork with your original signature.

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