



## Fast, Easy & Convenient

If you decide to roll over your retirement savings to a New IRA, Existing IRA or New Employer's Plan, you can do so quickly and securely through Rollover Central.

### Fast

Instant online application process means you can open a new IRA quickly without chasing down paperwork. And for most IRA options, your savings can be transferred electronically – instead of mailing a check.

### Easy

Step-by-step process makes it easy to compare IRA options and open and fund your IRA right online.

### Shop & Compare

View side-by-side comparisons of many of the leading IRA providers. Compare fees, available funds, investment tools and services to select the IRA option that is right for you.

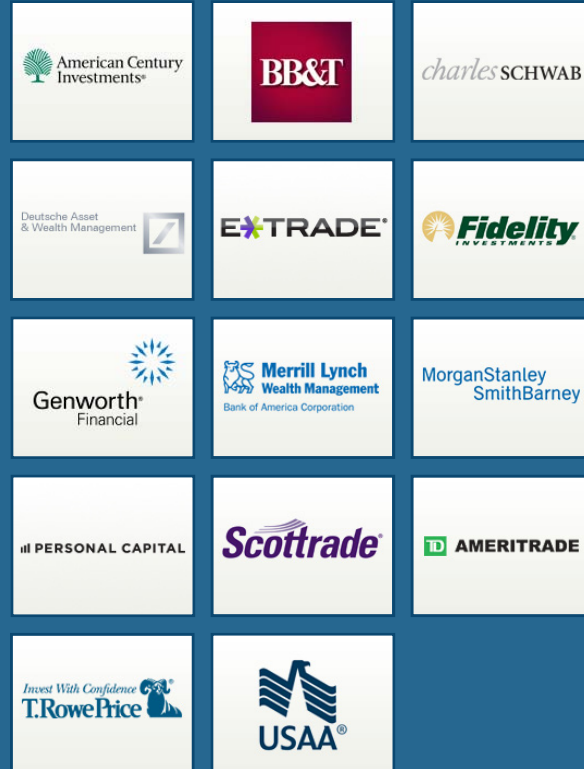
### Safe & Secure

Information exchanged between you and Rollover Central is secured using the highest levels of encryption and our practices are monitored and verified by independent security organizations.

## Get Started Today!

## Choose from Top Brands

We've partnered with leading IRA providers to give you a wide range of options to choose from including:



Our online marketplace makes it easy to compare your options and choose the one that works best for you. At Rollover Central we are continually working to expand our pool of IRA providers to provide a broad choice of options to meet the varying needs of all investors.

Remember, you can still use Rollover Central to process Existing IRA and New Employer Plan rollovers even if the provider's name is not listed above. Just make your rollover selection within Rollover Central and you will be prompted to enter your provider information as part of the application process.



Choose **Rollover Central** to explore your options and keep your retirement savings working for you.

## Your Options

You are moving on – changing jobs or retiring – and you have **four options** to keep your retirement savings growing:

PROS	CONS
<b>1 Leave savings in your current plan</b> <ul style="list-style-type: none"> <li>No current income taxes on your savings, which could result in faster growth</li> <li>No early withdrawal penalties</li> <li>Access to investment options that may have a lower cost</li> </ul>	<ul style="list-style-type: none"> <li>Plan may require a minimum account balance</li> <li>Investment options are limited to those offered by the current plan</li> <li>You may have limited withdrawal options</li> </ul>
<b>2 Move current plan savings into a new employer's plan</b> <ul style="list-style-type: none"> <li>No current income taxes on your savings, which could result in faster growth</li> <li>No early withdrawal penalties</li> <li>Plan may allow loans and/or hardship withdrawals</li> </ul>	<ul style="list-style-type: none"> <li>Investment options are limited to those the new employer's plan offers</li> <li>You may have limited loan and withdrawal options</li> </ul>
<b>3 Roll over plan savings into an IRA</b> <ul style="list-style-type: none"> <li>No current income taxes on your savings, which could result in faster growth</li> <li>No early withdrawal penalties</li> <li>Wide array of investment options</li> <li>More flexible withdrawal options for such items as educational expenses and first-time home purchase needs</li> <li>Ability to consolidate money from other employers' plans into one account</li> </ul>	<ul style="list-style-type: none"> <li>No access to investment options offered exclusively for your current plan</li> <li>May be some costs associated with taking money out of an IRA</li> <li>May be commissions and/or fees associated with buying and selling investments</li> </ul>
<b>4 Take withdrawals (distributions) from your savings in:</b> <ul style="list-style-type: none"> <li>One lump sum</li> <li>Small amounts over time, as needed</li> <li>The amount you need to spend, and roll over the rest into an IRA or other employer's plan</li> </ul>	<ul style="list-style-type: none"> <li>Lose tax-deferred growth on savings</li> <li>Pay current income taxes on the taxable portion withdrawn</li> <li>Forfeit 20% of withdrawal amount to mandatory federal withholding</li> <li>Incur possible 10% early withdrawal penalty if you're under age 59 ½</li> <li>Savings can't be rolled over into an IRA or another employer's plan after 60 days</li> </ul>

Generally speaking, taking your savings in cash before you reach age 59 ½ is a poor choice because you will have to immediately pay taxes and penalties to the IRS and what's left over after paying the taxes will no longer grow tax-deferred.

# Logon

# Get Started

# Shop

# Choose

To access Rollover Central and learn more about the options available to you just:

1. Logon to Your Benefits Website at: [www.jcpenneypowerline.com](http://www.jcpenneypowerline.com)
2. Enter your User ID and Password.
3. Locate the **Withdraw or Roll Over Money** button.
4. Follow the instructions provided.

## Fast, Easy & Convenient

- Rollover Central landing page highlights your options and the services available to you.
- How It Works link in header provides a quick overview of key services, steps, and the IRA options available.
- Learning Center link provides informative content on your distribution options and IRAs through a series of FAQs and articles.

## Shop the Marketplace

- Rollover Central provides access to multiple IRA options.
- Select the services and features that are important to you and compare IRA providers across several features including: Access to an Advisor, Special Offers, Roth, Maintenance and Trade Fees.

## Choose a Rollover Option

To process your rollover simply:

- Choose Your Rollover Option – You can elect to roll over your savings to a New IRA, Existing IRA (IRA you already opened) or a New Employer’s Plan.
- Select your IRA Provider.
- Follow the step-by-step application process to complete your rollover request.

