

Rollover Certification

1 Your Personal Information *(Please use ink and print in capital letters.)*

Grid for Social Security number

Social Security number

Grid for Name (last), (first), and (middle initial)

Name (last)

(first)

(middle initial)

If you are rolling money from a prior employer's plan, please complete sections 1 and 2 **ONLY**.

If you are rolling money from another plan within 60 days after you received a distribution, please complete sections 1 and 3 **ONLY**.

If you are rolling money from an IRA, please complete sections 1 and 4 **ONLY**.

2 Certification of Rollover From Prior Employer

Your prior employer's plan administrator **must complete and sign** this section and return this form to you.

Grid for Name of prior employer

Name of prior employer

Grid for Plan name of prior employer

Plan name of prior employer

Please check plan type: 401(a)/401(k) 403(b) 457(b) Conduit IRA Traditional IRA

Does the rollover contain any after-tax contributions (not including Roth contributions)? yes no amount \$ _____

The entire amount will be considered post-1986, unless noted otherwise.

Is this a rollover from a Roth account? yes no

If yes, please attach your prior employer's Roth account distribution statement, or complete the following:

Check here if this is a Qualified Distribution

OR

Year of first Roth contribution: _____

Indicate amount of basis: \$ _____

Grid for Plan administrator's name (last), (first), and (middle initial)

Plan administrator's name (last)

(first)

(middle initial)

Grid for Title

Title

Grid for Phone number

Phone number

I certify that, to the best of my knowledge, the rollover distribution being made from the plan identified above is an eligible rollover distribution as defined under the Internal Revenue Code.

X _____
Plan administrator's signature

Date

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.