BULL RUN INVESTMENT MANAGEMENT
BRIM

CLIENT GUIDE

How to Roll Over Your Old 401(k) to Schwab

Four steps, one phone call and one check, and the check never passes through your hands.

1 Call your old 401(k) provider

Contact the former plan administrator (Fidelity, Empower, Principal, Voya) and tell them you want a **direct rollover** into your Charles Schwab account. Direct means the money is never paid to you, so nothing is withheld for taxes. If they want a signed distribution form or a letter of acceptance from Schwab, we can get you either the same day.

2 Have the check made payable to Schwab

Ask them to issue the rollover check payable to:

Charles Schwab & Co FBO: [Your Full Name] Act #[8-digit Schwab account number]

Example: "Charles Schwab & Co FBO John Doe Act #1234-5678." FBO means "for the benefit of." If any of the balance is Roth, it needs a second check to your Roth IRA; tell us before the call.

3 Mail the check to Schwab

Ask the provider to mail the check to the Schwab address for your state. If they will only mail it to you, forward it unopened.

East — residents of AL, AR, CT, DC, DE, FL, GA, IL, IN, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, NH, NJ, NY, OH, PA, RI, SC, TN, VA, VT, WI, WV

Charles Schwab & Co., Inc. · P.O. Box 2339 · Omaha, NE 68103

Overnight: 200 S. 108th Ave., Omaha, NE 68154

West — residents of AK, AZ, CA, CO, HI, IA, ID, KS, MT, ND, NE, NM, NV, OK, OR, SD, TX, UT, WA, WY

Charles Schwab & Co., Inc. · P.O. Box 982600 · El Paso, TX 79998-2600

Overnight: 1945 Northwestern Drive, El Paso, TX 79912-1108

4 Tell us

Once the check has been issued, let us know so we can watch for it, confirm the deposit, and invest it when it lands.

Questions?

If you would like us on the line with you when you call your old 401(k) provider, say the word.

info@bullrunim.com · (703) 344-6844 · bullrunim.com

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