



Headquarters, U.S. Marine Corps
Personal and Family Readiness Division (MRG)
3044 Catlin Ave.
Quantico, VA 22134-5099

Plan Name: Marine Corps Community Services 401(k)
Plan

Plan #: 29131

Incoming Rollover Instructions

If you have a balance in a former employer's retirement plan and/or an IRA and/or conduit (rollover IRA), you may want to consider consolidating your assets in the Marine Corps Community Services 401(k) Plan. Keeping your retirement savings in a single plan can help simplify performance tracking, provide greater convenience in making investment changes, and minimize paperwork.

"Rolling over" money into the Marine Corps Community Services 401(k) Plan is a three-step process. Please follow these instructions to ensure that this process is completed in a timely and accurate manner. *Please note:* Failure to follow these instructions may result in a delay in the processing of your request and may jeopardize your ability to roll over your distribution.

Step 1. Request your distribution

Request the distribution from your previous employer-sponsored plan, or conduit IRA (rollover IRA).

There are two distribution check payable options:

Option 1:

The check can be made payable to Fidelity Investments Institutional Operations Company, Inc. (or FIIOC), for the benefit of (YOUR NAME). The check must be from the distributing trustee or custodian. (Personal checks are not acceptable.) **Note:** This type of distribution avoids automatic income tax withholding. Also, it avoids the possible 10% early withdrawal penalty if you are under the age of 59½.

Option 2:

If the distribution was originally made payable directly to you, you must send your rollover contribution to Fidelity via a certified check or money order only for the amount you are rolling over. (Personal checks are not acceptable.)

Note: If your distribution is initially received as a check made payable to you, your rollover must be completed within 60 days of receipt of the distribution check. Your previous administrator will be required to withhold income taxes. As a result, you will not be able to roll over 100% of your eligible distribution unless you have extra savings available to make up the amount withheld. You must also roll over that amount within 60 days of receipt of your distribution check. If you do not make up the amount withheld, that amount will be considered a withdrawal from the previous program and the taxable portion will be subject to ordinary income taxes and possibly to a 10% early withdrawal penalty.

Fidelity does not accept wire transfers of funds. You must request a CHECK from your previous plan or IRA.

The check should be mailed directly to you. Once you have received the check, please follow the directions in Step 2.

Step 2. Complete your rollover application

Please complete the Incoming Rollover Contribution Application (enclosed).

Use the Investment Elections section to select the investment options into which you elect to invest your rollover contribution. You may choose as many investment options as you wish from the options in the Plan. The quantity and selection of available investment options are determined by the Plan Sponsor. Indicate

a percentage for each investment option chosen. The percentage must be in whole numbers (e.g., 34%, instead of 33.5%) for each investment option chosen, to total 100%. If your investment elections do not total 100%, your documentation and check will be returned to you.

If you are not sure of the plan type that you are rolling out of, please contact your previous Plan Sponsor or IRA custodian for verification. An incorrect plan type could invalidate your rollover.

Step 3. Mail the information

Mail (1) the Incoming Rollover Contribution Application and (2) the check in the enclosed preaddressed envelope or mail to:

First Class Mail with Stamp:

Fidelity Institutional Retirement Services Company
Client Service Operations
P.O. Box 770001
Cincinnati, OH 45277-0018

Overnight Address:

Fidelity Investments
Client Service Operations (KC1F-C)
100 Crosby Parkway
Covington, KY 41015

Please include all the information requested. Incomplete forms and the accompanying check will be returned to you and may jeopardize your ability to roll over your distribution.

Once your contribution is accepted into the Marine Corps Community Services 401(k) Plan, you can log on to Fidelity NetBenefits® at **www.401k.com** to view your rollover contribution and investment election(s). Please allow at least seven business days for processing. If you have any questions about rollover contributions, call **1-800-890-4015**. Please be sure you have beneficiary information for the plan on file.

To establish or change your beneficiary information for the Marine Corps Community Services 401(k) Plan, please call Fidelity Investments at **1-800-890-4015** and request a Beneficiary Designation form.

You should make a copy of the check and the Incoming Contribution Application for your records.

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Incoming Rollover Contribution Application

Section One: Participant Information (please print)

The following section must be completed entirely to ensure that your account is properly set up.

Social Security #: - -

Hire Date: ____/____/____

Birth Date: ____/____/____

Participant Name (first, MI, last): _____

Participant Address: _____

City: _____

State: _____

ZIP: _____

Phone (day): _____

Phone (evening): _____

Section Two: Rollover Contribution Information

Acceptable rollover sources

The Plan will accept taxable money* from the following types of employer-sponsored plans: 401(a) plans (e.g., 401(k)); 403(a) plans; distributions of taxable monies made to you as a spousal beneficiary from a current or former spouse from these types of plans, or an alternate payee pursuant to a qualified domestic relations order (QDRO). In addition, the Plan will accept: conduit IRAs (rollover IRAs).

Taxable money* is defined as pretax contributions (employee and employer), earnings on pretax contributions, and taxable earnings on after-tax contributions from your previous employer's plan.

Please note: Making rollover contributions to the Marine Corps Community Services 401(k) Plan that consist of assets other than qualified 401(a) plan assets, or 403(a) plan assets, or Conduit IRA (Rollover IRA) assets, may result in the loss of favorable capital gains or 10-year income averaging tax treatment associated with lump sum distributions from the Marine Corps Community Services 401(k) Plan. If you may be eligible for this special tax treatment, you should consult your tax adviser and carefully consider the impact of making a rollover contribution to the Marine Corps Community Services 401(k) Plan. One of the requirements for these special tax treatments is that you must have been born in 1935 or earlier. Please talk to your tax adviser for additional information and review the special tax notice to determine if you're eligible.

Enclosed Contribution: \$ _____ Pretax dollars

\$ _____ [TOTAL (Pretax dollars)]

Please provide the following information concerning the origin of this rollover:

Plan name: _____

Plan type** (please check one):

401(a) plan (e.g., 401(k), pension, profit sharing)

403(a) plan (annuities)

Conduit IRA (rollover IRA)

****If you are not sure of the plan type, please contact your previous plan sponsor for verification. An incorrect plan type could invalidate your rollover.**



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Unacceptable rollover sources

The Plan cannot accept money from the following sources: governmental 457(b) plans; 403(b) plans (e.g., plans of tax-exempt organizations); rollovers from beneficiary accounts, payments over a life expectancy or a period of 10 or more years, or mandatory age 70½ distributions. Also unacceptable are Roth IRAs, Coverdell Education Savings Accounts (CESAs), non-conduit IRAs (traditional IRAs, Simplified Employee Pension plans (SEP-IRAs) and "SIMPLE" IRA distributions). In-kind distributions of employer stock are not acceptable; therefore, stock must be sold and the proceeds (including any appreciation realized through the date of distribution) may be rolled over. After-tax contributions may not be rolled over into this Plan.

Section Three: Investment Elections

Please indicate your investment election in whole percentages among the investment options (the total percentage must equal 100%). Your investment election will apply only to this rollover contribution. Be sure to read the mutual fund(s) prospectus(es) before choosing your investment option(s). Prospectuses for the funds are available from Fidelity Investments. Call 1-800-890-4015.

Section Four: Participant Certification

I authorize the investment election for this rollover and acknowledge that I have received information detailing my available investment options.

I certify that this rollover amount is composed ONLY of money from acceptable sources listed under Section Two, and I have completed the information regarding the source of this money to the best of my knowledge. Also, if the distribution check was made payable to me, I understand that this rollover must be received and deposited to my account within 60 days of receipt of the distribution check. I understand that once invested, these monies will be subject to the terms that govern the Marine Corps Community Services 401(k) Plan.

Signature of Employee

Date

Investment Elections

Available Investment Options for the Marine Corps Community Services 401(k) Plan

Investment Option	Fund Code	Percentage
Managed Income Portfolio II Class 1	0633	%
PIMCO Total Return Fund Administrative Class	OFAP	%
LSV Value Equity Fund	OSGT	%
Northern Small Cap Value Fund	OKHE	%
Spartan® U.S. Equity Index Fund Investor Class	0650	%
Neuberger Berman Genesis Fund Trust Class	OFN3	%
Pacific Capital Small Cap Fund Class A	OSRT	%
Fidelity Capital Appreciation Fund	0307	%
Morgan Stanley Institutional Fund Trust Mid Cap Growth Portfolio Class P Shares	OFM5	%
Schroder U.S. Opportunities Fund Investor Class	OFNS	%
Fidelity International Discovery Fund	0305	%
Fidelity Freedom Income Fund®	0369	%
Fidelity Freedom 2000 Fund®	0370	%
Fidelity Freedom 2005 Fund®	1312	%
Fidelity Freedom 2010 Fund®	0371	%
Fidelity Freedom 2015 Fund®	1313	%
Fidelity Freedom 2020 Fund®	0372	%
Fidelity Freedom 2025 Fund®	1314	%
Fidelity Freedom 2030 Fund®	0373	%
Fidelity Freedom 2035 Fund®	1315	%
Fidelity Freedom 2040 Fund®	0718	%
Fidelity Freedom 2045 Fund®	1617	%
Fidelity Freedom 2050 Fund®	1618	%

Note: Any investment election chosen on this form will take precedence over any other investment election that Fidelity Investments may have on its system for a rollover contribution (unless you are enrolled in the Fidelity Retirement Plan Manager® service).

Shareholders may be subject to certain short-term trading fees. Please consult the prospectus for further information.

Please complete this application and return it with your rollover.

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Fidelity Investments Institutional Operations Company, Inc.

Use this envelope only for the rollover contribution application.
Please remove envelope from book here. ▼

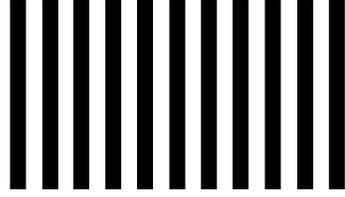


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IF MAILED
IN THE
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BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO 19203 CINCINNATI OH

POSTAGE WILL BE PAID BY ADDRESSEE

FIDELITY INVESTMENTS
P.O. BOX 5000
CINCINNATI, OH 45273-8202



Peel off this strip to open envelope pocket