



# Arizona Public Safety Personnel Defined Contribution Retirement Plan 401(a) (PSPDCRP) Enrollment Form for Eligible Retirees

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## Personal Information

Name: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_ SSN: \_\_\_\_\_  
Previous Employer: \_\_\_\_\_ Plan Number: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_  
Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_  
Email: \_\_\_\_\_ Retirement Date: \_\_\_\_\_

## Paperless Delivery Consent

**Paperless Delivery:** By providing your email address you are consenting to electronic (paperless) delivery of documents related to your retirement plan, e.g. - statements, confirmations, terms, agreements, etc. Check the box below if you would prefer to receive paper copies of the documents via US Mail to the address provided above.

I do NOT consent to Paperless Delivery. Please provide the documents related to my retirement plan via US Mail.

## Beneficiary Designation

**IMPORTANT NOTES:** 1) Allocations must total 100% for each category of beneficiary; and 2) If you designate a single primary or contingent beneficiary and do not list a percentage, it will be designated as 100%.

I have additional beneficiaries. If you want to designate more than 2 of each type of beneficiary, you may attach a page with the additional beneficiary information. Allocations must still total 100% for each category.

**Primary Beneficiary(ies)** (Allocations must total 100%):

1. Full Name: \_\_\_\_\_ Allocation: \_\_\_\_\_%  
Relationship: \_\_\_\_\_ SSN: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Address: \_\_\_\_\_ Phone: \_\_\_\_\_

2. Full Name: \_\_\_\_\_ Allocation: \_\_\_\_\_%  
Relationship: \_\_\_\_\_ SSN: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Address: \_\_\_\_\_ Phone: \_\_\_\_\_

**Contingent Beneficiary(ies)** (Allocations must total 100%):

1. Full Name: \_\_\_\_\_ Allocation: \_\_\_\_\_%  
Relationship: \_\_\_\_\_ SSN: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Address: \_\_\_\_\_ Phone: \_\_\_\_\_

2. Full Name: \_\_\_\_\_ Allocation: \_\_\_\_\_%  
Relationship: \_\_\_\_\_ SSN: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Address: \_\_\_\_\_ Phone: \_\_\_\_\_

**Funding Options**

<b>Asset Allocation -</b>		<b>Large Cap</b>	
<b>American Funds Target Destination Series</b>			
_____ %	RFTTX American Funds Target Retire R6 2010	_____ %	SBLYX ClearBridge Large Cap Growth Fund (Class I)
_____ %	RFJTX American Funds Target Retire R6 2015	_____ %	PEIYX Putnam Large Cap Value Fund (Class Y)
_____ %	RRCTX American Funds Target Retire R6 2020	_____ %	VFIAX Vanguard 500 Index Fund (Admiral Shares)
_____ %	RFDTX American Funds Target Retire R6 2025	_____ %	VVIAX Vanguard Value Index Fund (Admiral Shares)
_____ %	RFETX American Funds Target Retire R6 2030	_____ %	VIGAX Vanguard <sup>(R)</sup> Growth Index Fund (Admiral <sup>(TM)</sup> Shares)
_____ %	RFFT X American Funds Target Retire R6 2035		
_____ %	RFGTX American Funds Target Retire R6 2040	<b>Balanced</b>	
_____ %	RFHTX American Funds Target Retire R6 2045	_____ %	RLBGX American Funds American Balanced R6
_____ %	RFITX American Funds Target Retire R6 2050		
_____ %	RFKTX American Funds Target Retire R6 2055	<b>Specialty</b>	
_____ %	RFUTX American Funds Target Retire R6 2060	_____ %	DFGEX DFA Global Real Estate Securities Portfolio (Institutional Class)
_____ %	RFVTX American Funds Target Retire R6 2065	_____ %	PCRIX PIMCO CommodityRealReturn Strategy Fund <sup>(R)</sup> (Institutional Class)
		<b>Bonds</b>	
_____ %	<b>International</b>	_____ %	BCOIX Baird Core Plus Bond Fund (Institutional Class)
_____ %	DEMIX Delaware Emerging Markets Fund (Institutional Class)	_____ %	BPRIX BlackRock Inflation Protected Bond Fund (Institutional Shares)
_____ %	RERGX EuroPacific Growth Fund <sup>(R)</sup> (Class R6)	_____ %	PHYZX PGIM High Yield Fund (Class Z)
_____ %	TSWIX Transamerica International Equity Fund (Class I)	_____ %	HWDVX The Hartford World Bond Fund (Class R6)
_____ %	VTIAX Vanguard Total International Stock Index Fund Admiral		
		<b>Fixed Index Annuity</b>	
_____ %	<b>Small Cap</b>	_____ %	NW Indexed Principal Protection
_____ %	APHSX Artisan Small Cap Fund (Institutional Class)		
_____ %	VSORX Victory Sycamore Small Company Opportunity Fund (Class R6)	<b>Fixed/Cash</b>	
_____ %	<b>Mid Cap</b>	_____ %	N/A Nationwide Fixed Account
_____ %	OTCKX MFS Mid Cap Growth Fund (Class R6)		
_____ %	VEXAX Vanguard(R) Extended Market Index Fund (Admiral <sup>(TM)</sup> Shares)		
_____ %	VEVRX Victory Sycamore Established Value Fund (Class R6)		

**100 % Total for both columns must equal 100%<sup>1</sup>**

1. If the total investment option allocation percentage equals less than 100%, the difference will be invested in the default option. If the total investment option percentage is greater than 100%, your application will be rejected and your allocations will not be processed.

**Authorization**

I have read and understand each statement on this form. I accept these terms and understand that these statements do not cover all of the details of the Plan or investment products offered with the Plan.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Retirement Specialist Name (Print): \_\_\_\_\_ FSR # Code: \_\_\_\_\_

**Form Return**

By mail: Nationwide Retirement Solutions  
PO Box 182797  
Columbus, OH 43218-2797

By fax: 1-877-677-4329  
By email: rpublic@nationwide.com



# Arizona Public Safety Personnel Defined Contribution Retirement Plan 401(a) (PSPDCRP) Memorandum of Understanding

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The purpose of the Memorandum of Understanding is to highlight some of the characteristics, restrictions and costs of participation in the Plan. While all efforts have been made to cover the main provisions of participation in the Plan, this Memorandum of Understanding is not intended to cover all specific details of the Plan. I have read and acknowledge the following:

## General Provisions of Participation

My employer has adopted the 401(a) Public Safety Personnel Defined Contribution Retirement Plan, which is administered by Nationwide Retirement Solutions, Inc. (NRS).

I have reviewed and understand this Memorandum and I have had the opportunity to contact NRS with questions regarding the terms of my participation within the Plan.

1. I understand that my participation in the Public Safety Personnel Retirement System 401(a) Defined Contribution Plan is governed by the terms and conditions of the Plan Document. The product information brochure and fund prospectuses are available upon request from:
  - The local Nationwide Retirement Specialist at 1-602-266-2733.
  - The Nationwide Retirement Solutions Customer Service Center at 1-855-297-8228 or psprsdcrp.com.
2. I am only able to contribute to this Plan through the rollover of my eligible retirement plan(s) by completing an Incoming Assets Form. This form can be found by contacting us at 1-855-297-8228 or at psprsdcrp.com
3. I may elect a beneficiary to receive the proceeds of my account upon my death. Should I fail to make such election, upon death, the proceeds of my account shall be paid according to the default beneficiary provisions of the Plan. My beneficiary elections must be made on a form provided by NRS and become effective only upon acceptance and processing of the form by NRS.
4. The Internal Revenue Code has prescribed specific conditions that must be met in order to take a distribution from the Plan without penalty. The conditions generally include separation from service, attainment of age 59½, death, or disability.
5. Generally, you must begin taking distributions from the Plan no later than April 1 following the year you reach age 73. If you continue to work for this employer beyond age 73, (75 for an individual who attains age 74 after December 31, 2032), generally, your distributions must begin no later than April 1 following the year you separate from service or retire. Please consult the Plan Document for additional information. All distributions are taxable as ordinary income and subject to income tax in the year received. You must take distributions in a manner that satisfies the minimum distribution requirements of Section 401(a)(9) of the Code, which currently requires benefits to be paid at least annually over a period not to extend beyond your life expectancy. Failure to meet minimum distribution requirements may result in the payment of a 25% federal excise tax.
6. Distributions from my account will be taxable and may be subject to penalty for early withdrawal (withdrawals made prior to age 59½). Upon distribution, I will receive a special tax withholding notice that describes the options then available to me.
7. I will notify NRS, in writing, of any financial changes, non-financial changes, or requests for distribution.

## Provisions of Investment Options

1. The investment options available to me through the participation in the plan, unless otherwise noted, are variable and subject to increase or decrease in value according to changes in the market. My principal is not guaranteed.
2. Nationwide Life Insurance Company guarantees a minimum annual interest rate for the Nationwide Fixed Account. Annual guarantees and quarterly declared interest rates may be higher.
3. Some mutual funds may impose a short term trade fee. Please read the underlying prospectuses carefully.
4. I may request additional information regarding any of the investment options available to me under the Plan by contacting NRS.

## Administrative Fees

I understand that the value of the investment options I select may change on a daily basis and there is no guarantee of principal or investment returns. There is an explicit administrative fee of 0.06% (\$6 per \$10,000 annually).

## Mutual funds payments disclosure

Nationwide Retirement Solutions, Inc. and its affiliates (Nationwide) offer a variety of investment options to public sector retirement plans through variable annuity contracts, trust or custodial accounts. Nationwide may receive payments from mutual funds or their affiliates in connection with those investment options. For more detail about the payments Nationwide receives, please visit psprsdcrp.com.

## Endorsement disclosure

Nationwide offers a variety of investment options to public sector retirement plans through variable annuity contracts, trust or custodial accounts. Nationwide may receive payments from mutual funds or their affiliates in connection with those investment options. For more detail about the payments Nationwide receives, please visit psprsdcrp.com. Nationwide has endorsement relationships with the National Association of Counties, the United States Conference of Mayors, and the International Association of Firefighters Financial Corporation. More information about the endorsement relationships may be found online at psprsdcrp.com.

## Consent to Paperless Delivery and access

By providing your email address here, you are agreeing and consenting to receive and view plan benefit statements, correspondence and confirmations, and other communications electronically. These materials will be provided through an e-mail message notifying you that electronic documents are available online for you to view and print. This replaces all written communication associated with your Retirement Plan(s) serviced by Nationwide and you will no longer receive these documents via US Mail. By providing your consent to paperless delivery, you are acknowledging and confirming that you are consenting to receive Plan Communications electronically, as they are now available or as they may be required or become available in the future and that you have access to view and print your documents electronically from the website and to save them from your computer or other electronic device. If you would like to receive the above referenced documents in paper form via US Mail you can do so by contacting Customer Service at 855-297-8228 and request paper. You may opt out of paperless delivery of your plan related documents at any time. There is no additional cost to receive documents in paper format via US Mail.

## Changing Your Email Address and Paperless Delivery Preferences

You are able to update your email address or change your Paperless Delivery Preferences anytime either on the web site or via Customer Service.

## Your Right to Revoke Consent

You have the right to revoke your consent to receive documents electronically. Your consent shall be effective until you revoke it by changing your delivery preferences via Customer Service or on the website by selecting US Mail delivery.