



***INCOMING ROLLOVER CONTRIBUTION INSTRUCTIONS***  
**FOR CURRENT OR FORMER EMPLOYEES PARTICIPATING IN THE SHELL PROVIDENT FUND**

## **Shell Provident Fund**

## **Plan # 26502**

If you have a balance in another eligible retirement plan (i.e. a 401(a)/401(k) plan, a 403(b) plan maintained by a tax-exempt employer, or a 457(b) plan maintained by a governmental employer) and/or an IRA, you may want to consider consolidating your assets in the Shell Provident Fund. Keeping your retirement savings in a single plan can help simplify performance tracking, provide greater convenience in making investment changes, and minimize paperwork.

Most distributions from another eligible retirement plan and/or IRA are eligible for rollover (i.e. eligible distribution). However, the following types of distributions are not eligible for rollover into the Shell Provident Fund:

- Payments spread over long periods, e.g. payments that are part of an elected series of equal (or almost equal) payments made at least once a year and that will last for:
  - Your lifetime (or life expectancy), or
  - Your lifetime and your beneficiary's lifetime (or life expectancy), or
  - A period of 10 years or more
- Required minimum distributions (i.e. mandatory age 70 ½ distributions)
- Hardship withdrawals
- Money from a Roth IRA, Roth 401(k), Roth 403(b), SIMPLE IRA, Coverdell Education IRA, or 408 Simplified Employee Pension plan
- Any after-tax amount other than after-tax amounts transferred in a direct rollover from a previous employer's eligible retirement plan
- Deemed distributions from a qualified plan resulting from a plan loan default

You may make a **direct rollover** into the Shell Provident Fund. If you choose to make a direct rollover, no federal income tax is withheld from the eligible distribution of your eligible retirement plan or IRA. In order to qualify as a direct rollover, the distribution check you receive from your eligible retirement plan or IRA must not be payable to you.

Please note that eligible distributions made to you as the surviving spouse or spousal alternate payee (i.e. QDRO recipient) from eligible retirement plans and/or IRAs may also be rolled into the Shell Provident Fund.

For employees who were born before 1936, please note that a rollover into the Shell Provident Fund may cause your entire plan balance to be ineligible for capital gains or tax averaging treatment that might have otherwise been available to you on any future lump sum distribution. Please see your tax advisor for additional information.

"Rolling" money into the Shell Provident Fund is a three-step process. Please follow these instructions to ensure that your rollover is completed in a timely and accurate manner. **Please note that 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.**

1

### REQUEST YOUR DISTRIBUTION/DOCUMENTATION FOR A *DIRECT ROLLOVER*:

1. Request the distribution from your eligible retirement plan or IRA. The distribution must be in the form of a check (wire transfers are not acceptable) and must be made payable to Fidelity Investments Institutional Operations Company, Inc. (or FIIOC), for the benefit of (YOUR NAME).
2. Obtain a distribution statement from your eligible retirement plan or IRA indicating the amount eligible for rollover. If distribution from the eligible retirement plan contains after-tax dollars, the distribution statement must indicate the after-tax amount.
3. If the rollover is coming from another eligible retirement plan, obtain documentation to verify that the plan is an eligible retirement plan (i.e. a 401(k) plan, a 403(b) plan maintained by a tax-exempt employer, or a 457(b) plan maintained by a governmental employer). (Documentation not required for IRAs). The required documentation may be either: (i) documentation from the plan administrator stating that the plan is an eligible retirement plan as defined under the Internal Revenue Code, and that the plan complies with the requirements of section 401(a), 403(b) or 457(b) of the Internal Revenue Code, or (ii) a copy of a recent IRS determination letter issued to the plan. In addition, obtain the type of Plan (e.g. 401(a)/401(k), 457(b) plan, etc.) from the plan administrator.

Note the Shell Provident Fund only accepts rollover contributions in the form of a *DIRECT* rollover. Checks that are not made payable to Fidelity Investments Institutional Operations Company, Inc. (or FIIOC), for the benefit of (YOUR NAME) will not be accepted.

2

### COMPLETE YOUR ROLLOVER APPLICATION:

- ◆ Please complete the *Incoming Rollover Contribution Application for Current or Former Employees Participating in the Shell Provident Fund* (enclosed).
- ◆ Use "section Three: Investment Elections" to indicate how you would like your rollover contribution to be invested in the Shell Provident Fund. You may select one of the following two choices:
  1. You may elect to have your rollover contribution invested according to your current contribution investment elections on file for your rollover source in the Shell Provident Fund. In most cases, the contribution investment elections for your company contributions in the Shell Provident Fund. See Section Three for instructions on how to check your existing elections.
  2. You may elect to have your rollover contribution invested 100% in the Thrift Fund.

3

### MAIL THE DOCUMENTATION:

- ◆ Mail (1) the *Incoming Rollover Contribution Application for Current or Former Employees Participating in the Shell Provident Fund*; (2) the Distribution Statement from your previous employer's eligible retirement plan or IRA, (3) If the rollover is coming from your previous employer's eligible retirement plan, documentation to verify that the plan is an eligible retirement plan, as indicated in Step One; and (4) the check(s), in the enclosed self-addressed envelope or to:

Shell Benefits Service Center  
Fidelity Institutional Retirement Services Company  
LPS Services, PO Box 770003,  
Cincinnati, OH 45277-0065

**Overnight Address:**  
Fidelity Investments  
Shell Benefits Service Center  
Mail Zone KC1F-L  
100 Crosby Parkway  
Covington, KY 41015

**Please include all of the information/documentation requested. Incomplete forms and the accompanying check(s) will be returned and may jeopardize your ability to roll over your eligible distribution.**

Once your rollover contribution is accepted into the Shell Provident Fund, you can log on to Fidelity NetBenefits® at [www.netbenefits.com](http://www.netbenefits.com) to view your rollover contribution. If you have any questions about rollover contributions, call the Shell Benefits Service Center at 1-800-30 SHELL (1-800-307-4355). Please be sure you have up-to-date beneficiary information for the Shell Provident Fund on file. To establish or change your beneficiary information for the Shell Provident Fund, you may make your designation(s) directly online at [www.netbenefits.com](http://www.netbenefits.com). If you prefer, you may also request a paper Beneficiary Designation form online or by calling the Shell Benefits Service Center at 1-800-30 SHELL (1-800-307-4355). For the hearing impaired, please call 1-800-847-0348.