

INCOMING ROLLOVER INSTRUCTIONS

If you have a balance in a former employer's retirement plan and/or an IRA, you may want to consider consolidating your assets in the eFunds Corporation 401(k) Employees' Savings 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" money into the eFunds Corporation 401(k) Employees' Savings Plan is a three-step process. Please follow these instructions to ensure that your rollover 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.**

1

REQUEST YOUR DISTRIBUTION:

Request the distribution from your previous employer-sponsored plan, of Conduit IRA (Rollover IRA).

◆ **There are two distribution check payable options:**

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 federal income tax withholding. Also, it avoids the possible 10% early withdrawal penalty if you are under the age of 59 ½.
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 If the distribution was originally made payable directly to you, you must send your rollover contribution to Fidelity via a certified check or money order only for the amount you are rolling over.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. Your previous administrator will be required to withhold federal income taxes and possibly state 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. If you do not make up the amount withheld, that amount will be considered a withdrawal from the prior program and will be subject to ordinary income taxes and possibly 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.

2

COMPLETE YOUR ROLLOVER APPLICATION:

- ◆ Please complete the *Incoming Rollover Contribution Application* (attached).
- ◆ 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 and 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, please contact your prior Plan Sponsor for verification. An incorrect Plan type could invalidate your rollover.**

3

MAIL THE INFORMATION:

- ◆ **Mail (1) the *Incoming Rollover Contribution Application* and (2) the check in the enclosed self-addressed envelope or mail to:**

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 of 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 eFunds Corporation 401(k) Employees' Savings Plan, you can log onto Fidelity NetBenefits® at www.401k.com to view your rollover contribution and investment election(s). If you have any questions about rollover contributions, call **1-800-890-4015**. Please allow time for your check and application to reach Fidelity. Please be sure you have beneficiary information for the Plan on file.

To establish or change your beneficiary information for the eFunds Corporation 401(k) Employees' Savings Plan, please call Fidelity Investments® at **1-800-890-4015** and request a Designation of Beneficiary Form.

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eFunds Corporation 401(k) Employees' Savings Plan Plan #74410

INCOMING ROLLOVER CONTRIBUTION APPLICATION

Section One: Participant Information (Please Print)

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

Social Security #: - - Phone (day): _____ Phone (evening): _____

Participant Name: _____
Last First Middle Initial

Hire Date: ____/____/____ Birth Date: ____/____/____

Participant Address: _____
Street

City State ZIP

Section Two: Rollover Contribution Information

Acceptable Rollover Funds:

eFunds Corporation 401(k) Employees' Savings Plan will accept taxable* money from the following types of employer-sponsored plans: 401(a) (e.g., 401(k)) and distributions of taxable monies made to you as a spousal beneficiary from a current or former spouse from these types of plans. 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 earnings on after-tax contributions from your previous employer's plan.

Please Note: Making rollover contributions to the eFunds Corporation 401(k) Employees' Savings Plan that consist of assets other than qualified 401(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 eFunds Corporation 401(k) Employees' Savings Plan. If you may be eligible for this special tax treatment, you should consult your tax advisor and carefully consider the impact of making a rollover contribution to the eFunds Corporation 401(k) Employees' Savings Plan. Please talk to your tax advisor for additional information.

Unacceptable Rollover Funds:

eFunds Corporation 401(k) Employees' Savings Plan cannot accept money from the following sources: 403(a) plans, Governmental 457(b) plans, 403(b) plans (e.g., plans of tax-exempt organizations), payments over a life expectancy or a period of 10 or more years, or mandatory age 70 ½ distributions. Money from Roth IRAs, Coverdell Education IRAs, and Non-Conduit IRAs (Traditional IRAs, Simplified Employee Pension plans (SEP-IRAs), and "SIMPLE" IRA distributions) cannot be accepted. 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 into this Plan.

Your Enclosed Contribution Amount: \$ _____ 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))

Conduit IRA (Rollover IRA)

***If you are not sure of the Plan type, please contact your prior Plan Sponsor for verification. An incorrect Plan type could invalidate your rollover.**

Section Three: Investment Elections

Please indicate your investment election in whole percentages among the investment options shown below (the total percentage must equal 100%). Your investment election below 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**.

FUND NAME	FUND CODE	PERCENTAGE	FUND NAME	FUND CODE	PERCENTAGE
Managed Income Portfolio	0632	%	Franklin Small-Mid Cap Growth Fund – Class A*	OFFS	%
Fidelity U.S. Bond Index Fund	0651	%	Fidelity Diversified International Fund*	0325	%
PIMCO Total Return – Administrative Class	OFAP	%	Fidelity Freedom Income Fund®	0369	%
Fidelity Equity-Income Fund	0023	%	Fidelity Freedom 2000 Fund®	0370	%
Spartan® International Index Fund*	0399	%	Fidelity Freedom 2010 Fund®	0371	%
Spartan® U.S. Equity Index Fund	0650	%	Fidelity Freedom 2020 Fund®	0372	%
Davis New York Venture Fund, Inc. – Class A	OFR4	%	Fidelity Freedom 2030 Fund®	0373	%
Fidelity Capital Appreciation Fund*	0307	%	Fidelity Freedom 2040 Fund®	0718	%
Fidelity Low Priced Stock Fund*	0316	%		Total	100 %

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.

This plan also has Fidelity BrokerageLink® as an option. If you do not currently have a BrokerageLink account you are not eligible to roll assets into this option. If you would like more information, or to set up a Fidelity BrokerageLink account, you must contact the Fidelity Retirement Benefits Line at **1-800-890-4015** to request a Fidelity BrokerageLink application.

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

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 above, 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. I understand that once invested, these monies will be subject to the terms that govern the eFunds Corporation 401(k) Employees' Savings Plan.

Signature of Employee

Date

Fidelity Investments Institutional Operations Company, Inc.

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