

Rollover Contribution Form Instructions

Dear Plan Participant:

Thank you for choosing to roll your account balance into your company's retirement plan. To process your rollover quickly, you, your employer and Merrill must conform to certain rollover process rules dictated by the Internal Revenue Code (IRC). An acceptable Rollover application consists of three documents mailed to Merrill. These documents are:

- The rollover contribution check
 - Distribution qualification document(s)
 - Completed & signed Merrill Rollover Contribution Form
1. Confirm with your current employer that you are eligible to make a rollover contribution into your retirement plan.
 2. Request your Rollover Contribution Check.
 - A. For a **Direct Rollover**, contact your former qualified plan, Roth 401(k) Plan or IRA administrator and request a rollover distribution check made payable to **HBC 401(k) Retirement Savings Plan**, FBO (your name). Have this distribution check sent to your primary address, do not send directly to Merrill.
 - B. For an **Indirect Rollover** you must create a certified check made payable to **HBC 401(k) Retirement Savings Plan**, FBO (your name). An **Indirect Rollover** is a distribution from a retirement plan or IRA that is paid directly to you that you are now trying to "roll" into your current retirement plan. The IRS requires that the rollover check be deposited at Merrill within 60 days from the day you receive your distribution check unless an exception applies (and you have attached the exception letter located on BOL certifying that an exception applies).
 - C. For a Coronavirus-Related Distribution (CRD) you must create a certified check made payable to **HBC 401(k) Retirement Savings Plan**, FBO (your name). The CRD must have been taken on or after January 1, 2020 and before December 31, 2020. The CRD may be repaid to an eligible retirement plan within three years from the date of distribution and will be treated as a Direct Rollover.
 3. For both **Direct and Indirect Rollovers**, collect your Distribution Qualification Documents. Qualification documents prove to Merrill and the IRS that the dollars are eligible for rollover.
 - A. If your rollover contribution comes from a qualified retirement plan include one of the following documents.
 - The distribution statement from the qualified plan. Most rollover distribution checks include a document (check stub) that shows that the source of the dollars are from an IRC qualified plan. Please note: Except in the case of a CRD, after tax money must come directly from a qualified plan. All assets must be clearly identified as being either pre-tax or after-tax dollars.
 - A copy of your closing statement or a letter of distribution from the qualified plan showing the dollars (distribution check) that were distributed and that the distribution is an eligible rollover distribution.
 - B. If the rollover distribution is from an IRA, send copies of **both** the opening IRA statement showing the original deposit, and the closing IRA statement. After-tax contributions in an IRA may NOT be rolled over to a qualified plan. Roth IRAs may not be rolled into the plan.
 - C. If your **Direct Rollover** is from a designated Roth account, specify the year of your first Roth contribution to that plan, and provide documentation from the distributing plan that reflects the year of your first Roth Contribution and the breakdown of Roth contributions and earnings that comprise your **Direct Rollover**. Any Roth In-Plan Conversion Amounts will need to be identified separately along with the date and amount of each Roth In-Plan Conversion (specifically noting the pre-tax amount converted).
 4. Complete and sign the Merrill Rollover Contribution Form. Make sure you select investments.

If you do not follow these instructions your rollover will be delayed. If you have concerns call the Merrill Employee Retirement Savings Center at **1-800-228-4015 between 8 a.m. & 8 p.m.** Eastern Time any day that the New York Stock Exchange is open.

HBC 401(k) Retirement Savings Plan #610280

Rollover Contribution Form

Please use this form to make a rollover contribution to your 401(k) Savings & Investment Plan account from a qualified retirement plan or IRA and to indicate how you want the rollover invested. Read the instructions below before you complete the form.

- Complete Sections 1 through 5.
- Sign and date the completed form.
- Keep a copy of the completed form for your records.
- Include a check payable to HBC 401(k) Retirement Savings Plan, FBO _____ (your name).
- Return this completed form with your distribution qualification documents to:
Retirement & Benefit Plan Services
1400 American Blvd., Mail-Stop NJ2-140-03-50
Pennington, NJ 08534

1. Participant Identification

Please Print

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Social Security Number

Name: _____
Last
First
Middle Initial

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Day Time Phone Number

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Evening Phone Number

2. 401(k) Participant (Check one of the items below)

- I am currently enrolled in the 401(k) Plan.
- I am eligible to participate in the 401(k) Plan, but have not yet enrolled.
- I am an Eligible Employee, but have not yet met the age and/or service requirements.

3. Rollover Contribution (Check one of the items below)

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Please fill in the total dollar amount of your Rollover.

- I am making a rollover of a Coronavirus-Related Distribution (CRD). For CRD rollovers you must complete the Direct Rollover information below.

I am making a **Direct Rollover** from a:

- Qualified Retirement Plan of Pre-tax Dollars*
- 403(b)
- Governmental 457(b) Plan
- Contributory IRA**
- Rollover IRA***
- SEP IRA
- Designated Roth Account**** 20____ (YYYY)
- Roth In-Plan Conversion Amounts from a Qualified Plan*****

I am making an **Indirect Rollover** of funds received by me within the past 60 days from a:

- Qualified Retirement Plan or IRA of pre-tax dollars via certified/cashier's check equal to or less than the original eligible rollover amount
- Designated Roth account that is equal to or less than the amount of taxable earnings on the associated Roth 401k contributions***

Attach your distribution qualification documents (see instructions).

*Qualified Retirement plans include: 401(k), profit-sharing, money purchase, and defined benefit plans.

**A "Contributory" IRA contains any assets that were contributed directly to an IRA.

***A "Rollover" IRA consists SOLELY of assets originally contributed directly to a QUALIFIED PLAN.

3. Rollover Contribution Continued

***A designated Roth account is a separate account in a 401(k), 403(b) or governmental 457(b) plan that holds designated Roth contributions. I have specified the year of my first Roth contribution to that plan and have attached documentation that reflects the year of my first Roth contribution, and a breakdown of my total Roth contributions and earnings that comprise my direct rollover or indirect rollover.

****Any Roth In-Plan Conversion Amounts will need to be identified separately along with the date and amount of each Roth In-Plan Conversion (specifically noting the pre-tax amount converted).

4. Investment Election (Check one of the items below)

- I am currently enrolled in the 401(k). Please invest my rollover according to my current investment direction.
- I want to invest my rollover according to the election indicated below. I understand that the percentages must be in 1% increments and must total 100%. A description of investment choices are available on Benefits OnLine at www.benefits.ml.com. If you make an invalid election or if no election is made, your rollover will be invested in your current investment direction on file. If you don't currently have an investment direction on file, your rollover will be invested in a default fund chosen by the Plan Sponsor.

GALLIARD STABLE RETURN FUND E _____ %	VANGUARD TOTAL BOND MKT _____ %
METROPOLITAN WEST TOTAL RTN P _____ %	VANGUARD TOTAL INT STOCK INDEX _____ %
MFS INTL EQUITY FUND CL 3A _____ %	VANGUARD TOTAL STOCK _____ %
NEUBERGER BERMAN MULTI INSTL _____ %	
PRINCIPAL DIVRSIFIED REAL ASST _____ %	
VANGUARD BALANCED INDEX INSTL _____ %	Total Must Equal 100%
VANGUARD TARGET RET 2020 TR I _____ %	
VANGUARD TARGET RET 2025 TR I _____ %	
VANGUARD TARGET RET 2030 TR I _____ %	
VANGUARD TARGET RET 2035 TR I _____ %	
VANGUARD TARGET RET 2040 TR I _____ %	
VANGUARD TARGET RET 2045 TR I _____ %	
VANGUARD TARGET RET 2050 TR I _____ %	
VANGUARD TARGET RET 2055 TR I _____ %	
VANGUARD TARGET RET 2060 TR I _____ %	
VANGUARD TARGET RET 2065 TR I _____ %	
VANGUARD TARGET RET 2070 TR I _____ %	
VANGUARD TARGET RET INCME TR I _____ %	

You give investment directions for your Plan account by selecting from investment choices provided under the Plan, as determined by **Hudson Bay Company**. If you do not make an investment selection at enrollment, contributions will be allocated to the **Vanguard Target Date Fund**, which has been selected by **Hudson Bay Company**.

*If you have chosen to allocate all, or a portion, of your Rollover Contribution to a GoalManager Model, choose one model in the grid above.

Note: You may only be invested in one GoalManager Model at a time. If you currently have money invested in a different model than the model chosen above, this portion of your Rollover Contribution will be invested in a default fund chosen by your Plan Sponsor.

Investing in these investment options, which are intended as long-term investments, involves risk, including the possible loss of principal. Investments in foreign securities or sector investment options, including technology or real estate stocks, are subject to substantial volatility due to adverse political, economic or other developments and may carry additional risk resulting from lack of industry diversification. Investment options that invest in small or mid-capitalization companies experience a greater degree of market volatility than those of large-capitalization stocks and are riskier investments. Fixed income portfolios have the same interest rate, inflation, and credit risks associated with the underlying bonds owned by the portfolio. Generally, the value of fixed income securities rises when prevailing interest rates fall and falls when interest rates rise. Investing in lower-grade debt securities ("junk" bonds) may be subject to greater market fluctuations and risk of loss of income and principal than securities in higher rated categories. There are ongoing fees and expenses associated with owning these investment options. Bear in mind that higher return potential is accompanied by higher risk.

Investors should consider the investment objectives, risks, charges and expenses of investment options carefully before investing. This, and additional information about the investment options, can be found in the prospectuses and, if available, the summary prospectuses which can be obtained on Benefits OnLine® at www.benefits.ml.com or by calling the Retirement & Benefits Contact Center at (800) 229-9040. Investors should read the prospectuses and, if available, the summary prospectuses carefully before investing.

Advice Access is an online investment advisory program sponsored by Merrill Lynch, Pierce, Fenner & Smith Inc. ("MLPF&S" or "Merrill") that uses a probabilistic approach to determine the likelihood that participants in the program may be able to achieve their specified annual retirement income goal and/or to identify a potential wealth outcome that could be realized. The recommendations provided by Advice Access may include a higher level of investment risk than a participant may be personally comfortable with. Participants are strongly advised to consider their personal goals, overall risk tolerance, and retirement horizon before accepting any recommendations made by Advice Access. Participants should carefully review the explanation of the methodology used, including key assumptions and limitations as well as a description of services and related fees, which is provided in the Advice Access disclosure document (ADV Part 2A). It can be obtained through Benefits OnLine or through the Retirement Benefits Contact Center. Merrill offers a broad range of brokerage, investment advisory and other services. There are important differences between brokerage and investment advisory services, including the type of advice and assistance provided, the fees charged, and the rights and obligations of the parties. It is important to understand the differences, particularly when determining which service or services to select.

IMPORTANT: The projections or other information shown in the Advice Access program regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

¹This is a collective trust that seeks to maintain a \$1.00 net asset value per share, although achievement of that objective cannot be assured.

5. Employee Certification

I certify that this rollover consists of an eligible rollover distribution from a plan or arrangement listed in Section 3 of this form. I certify that, (i) I'm entitled to this distribution as an employee or a spousal beneficiary, (ii) the distribution is not one of a series of periodic payments for life or a period of ten or more years, (iii) the distribution was not made from a qualified plan on account of hardship, and (iv) the distribution does not include an amount required to be distributed on account of the individual attaining age 72 (or age 70 ½ if you attained age 70 ½ prior to January 1, 2020). In addition, I certify that if this is an indirect rollover the amount was received by me from a qualified plan or IRA within 60 days or an exception applies and I have attached a letter certifying that an exception applies. If an exception to the 60-day rollover applies, I further certify that I am making this contribution within 30 days of the date the reason or reasons listed in the 60-day rollover waiver letter no longer prevent me from making this contribution. Finally, I certify that, except as expressly stated on this Rollover Form, the rollover contribution does not include after-tax contributions or amounts attributable to designated Roth contributions. **I also certify that I have read the summary plan description of the 401(k) plan and have been advised to consult a tax specialist about the eligibility of this rollover.**

Participant's Signature _____ Date _____

**Please make a copy of this form for yourself, then return the original with all supporting documentation to:
Retirement & Benefit Plan Services
1400 American Blvd.
Mail-Stop NJ2-140-03-50
Pennington, NJ 08534**

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Investment Products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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