



# Action for Marketo, Inc. 401(k) Rollovers Required by March 5, 2021

It is important to decide by March 5, 2021 what to do with the savings you have accumulated in the Marketo, Inc. 401(k) Plan. If you would like to take a rollover, you have three options: transfer your savings to the Adobe 401(k) Plan, a traditional IRA or a Roth IRA. You also have the option of taking your money as a cash distribution.\*

**IMPORTANT ALERT:** If you do not take action by March 5, 2021, you will receive a check if your account balance is \$1,000 and below, which will be subject to taxes and early withdrawal penalties. If your balance is greater than \$1,000, your assets will be transferred to an IRA at Millennium Trust, invested in a money market fund and will be subject to maintenance and transaction fees. Please note that any account transferred to Millennium Trust will no longer be managed by Adobe.

## To initiate a rollover to your account at Vanguard

Call Fidelity at (800) 835-5097 and request a rollover by following these steps:

1. Request a rollover check payable to **Vanguard Fiduciary Trust Company (VFTC), FBO (For the Benefit of) [your name] and the last 4 digits of your Social Security number**. You may need to provide your Marketo, Inc. Plan number (**29593**).
2. Verify that your address is correct on your Fidelity account. If it is not, ask Fidelity to update your address.
3. Request the following information (or access your account):
  - > The type of 401(k) money in your Fidelity account (pre-tax and/or Roth after-tax) and the amount in each source. If you have Roth after-tax assets, ask for a copy of the most recent statement that includes Roth cost basis and the date of the first contribution to a Roth source.
4. Complete the Vanguard online rollover form by logging on to your Adobe 401(k) Plan account at [vanguard.com/retirementplans](http://vanguard.com/retirementplans). Select **Manage my money** and then **Roll over money into this plan**. Enter the following information:
  - > Type of rollover (**Qualified Plan**).
  - > How the money is being sent from Fidelity (**check**).
  - > Rollover amounts by source (**pre-tax** and/or **Roth after-tax**).
  - > How you want to invest your rollover.
  - > Upon completion of the online form, select **Submit** and print a copy.

5. When you receive your rollover check from Fidelity, mail it to Vanguard along with your completed Vanguard online rollover form and most recent Fidelity statement (if you have Roth after-tax money). See the rollover form for mailing addresses for either standard U.S. mail or Priority mail.

If Fidelity is wiring the money, log on to your Adobe account through [vanguard.com/retirementplans](https://vanguard.com/retirementplans).

> Select **Menu**.

> Select **Forms**.

> Select **Plan-specific forms** and open the rollover contribution form. You will need to complete the form, print, sign and mail it to Vanguard.

> Call Vanguard Participant Services at (800) 523-1188 for additional wire instructions.

## To initiate a rollover to a traditional or Roth IRA

If you decide to roll your Marketo, Inc. 401(k) Plan over to a traditional or Roth IRA, please log on to your Fidelity account at [netbenefits.com](https://netbenefits.com) and select **Loans and Withdrawals** to begin the process. You can also call Fidelity at (800) 835-5097 to begin the process. You may need to provide your Marketo, Inc. 401(k) Plan number (**29593**).

**Note:** There are important factors to consider when rolling assets over to an IRA or employer-sponsored plan. These factors include, but are not limited to, investment options in each type of account, fees and expenses, available services, potential withdrawal penalties, protection from creditors and legal judgments, required minimum distributions and tax consequences.

## If a rollover is not for you

You can take your money as a lump sum, but be aware that this choice has significant tax implications.\*

Distributions from pre-tax accounts are generally subject to ordinary income taxes and, if you are under age 59½, usually a 10 percent federal penalty tax. The IRS requires that 20 percent of your distribution be withheld for taxes, though your actual tax liability on the distribution may be more or less than 20 percent. Roth 401(k) after-tax distributions are treated differently depending on whether you have met the conditions for tax- and penalty-free withdrawals.

**To initiate a distribution,** call Fidelity at (800) 835-5097.

## Questions?

Call a Vanguard Participant Services associate at (800) 523-1188 Monday – Friday from 5:30am – 6:00pm PT.

## Connect with Vanguard®

[vanguard.com/retirementplans](https://vanguard.com/retirementplans) > 800-523-1188

*Whenever you invest, there's a chance you could lose the money.*

**\*Tax implications:** You will be responsible for paying any federal, state, local, or foreign taxes on a distribution or withdrawal from pre-tax accounts. A distribution or withdrawal of Roth 401(k) earnings is usually also taxable unless the initial Roth contribution was made more than five years ago and you are at least age 59½. Early withdrawals may be subject to a 10% federal penalty tax. To the extent required by law, Vanguard will make the appropriate withholding for tax purposes.

**Vanguard®**

**Participant Education**

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