

January 9, 2009



Retirement Operations
P.O. Box 1300
Buffalo, NY 14240-1300

US Branch #061
(KeyDirect)

Product - IRA 04

FIRSTNAME LASTNAME
1000 ANY STREET
ANYCITY, FL 33300

Re: **Rollover IRA from Testcompany Qualified Plan**

Dear Firstname Lastname:

The Plan Administrator of the Testcompany Qualified Plan recently contacted you regarding a distribution of funds from that Qualified Plan. In the absence of a response from you, the Plan Administrator selected KeyBank to provide a Rollover IRA for your retirement funds.

Your new retirement account has been funded in the amount of **\$1,568.79** via a direct rollover from the Testcompany Qualified Plan.

This mandatory rollover process, required by law, allows your assets to continue to build for retirement. Planning for retirement is an important process that we at Key take seriously. We stand ready to assist you along the way. Visit Key.com to locate a branch near you or to try Online Banking and Investing. You will also find a variety of retirement planning tools and other retirement information at Key.com.

Please read the enclosed information carefully and follow all the necessary steps to ensure that your account properly reflects your wishes. Please take special note: Until you return the Adoption Agreement with beneficiary information and your signature, the plan default is in effect. (Plan default: Except in community or marital property states, upon your death, your plan balance will be paid to your estate.) Additionally, a special hold has been placed on this account. No withdrawals will be permitted until the requested documentation has been returned to us.

We urge you to take the time now to respond to this letter. A business reply envelope is enclosed for your convenience. If you have any questions, please feel free to call our Retirement Center at **1-800-872-5553**.

Welcome to Key.

Sincerely,

Retirement Operations



Member FDIC
Equal Opportunity Lender

SAMPLE

Please read, complete and return (when necessary) the enclosed materials regarding specific information on your new account

**VERIFY
YOUR
ADDRESS**

Please verify that this address is correct:

**1000 ANY STREET
ANycITY,FL 33300**

If your current address is a PO Box or if your current address differs from the address above, documentary evidence of the address is required before activation can continue. Please return a copy of one of the following documents with your completed package.

- Social Security Award Letter (containing Social Security Number), or Social Security Administration Signed Letter,
- Utility bill associated with physical property location no more than 60 days old (gas, electric, sewer, water, cable, phone) *Note: The service address must be present on the bill to be accepted as documentary evidence.*
- U.S. Drivers' License, U.S. State ID Card, Native American Tribal Identification Card, or Voter Registration Card,
- IRS W2 or 1099 Tax Form,
- Real Estate Tax bill (not older than one year) or Real Estate Rental or Lease Agreement,
- Insurance Coverage or Statement for real property or Real Property Deed,
- Student ID, Letter/Invoice from School Admissions, or Grades/Transcript from School Records
- Letters from long-term health care providers such as Nursing/Retirement Homes

**COMPLETE
FORM #2**

Please read, complete, sign and return the original enclosed IRA Adoption Agreement (be sure to complete both sides of the form). Fax copies cannot be accepted.

By signing the form you 1) certify that you have received a copy of the applicable Key Bank IRA custodial plan agreement and any accompanying disclosures, 2) are certifying your Taxpayer Identification Number, 3) assume responsibility for determining your eligibility for an IRA each year you make a contribution, 4) assume responsibility for ensuring all contributions you make are within the limits set forth by the tax laws, and 5) assume responsibility for any tax consequences of any contribution (including rollover contributions) and distributions.

**COMPLETE
FORM #3**

Please read, complete, sign and return the enclosed Rollover Certification Form

Since you chose to fund your new retirement account through a rollover, please complete the enclosed form and sign the document.

**KEEP
FORM #4**

Please read and keep your Deposit Receipt for Key Retirement Deposit Account

Your new Key IRA account has been opened and funded. This Retirement Deposit Account Receipt is a record of this information and provides an overview of the rates and the governing provisions for your new account. You **do not** need to sign or return this form.

**READ
FORM #5**

Please read KeyCorp's Privacy Policy

At Key, we are committed to protecting your privacy. This document outlines our policy and the privacy options open to you as a KeyBank customer.



Return the documents identified above in the envelope provided.

Please read, complete, sign and return the enclosed Customer Identification Form

Please include the Customer Identification Form as a supplement to this information. Failure to return this completed form will prevent access to your account.

**QUESTIONS
CALL TELEPHONE BANKING AT
1-800-872-5553**

SAMPLE

Bank No. 3211

Social Security No. 123-45-6789

ACCOUNT HOLDER INFORMATION

Type of IRA:

- Traditional IRA
Conduit IRA
Roth
Roth (Conversion)
SEP

Name FIRSTNAME LASTNAME

Mailing Address 1000 ANY STREET

City ANYCITY State FL Zip Code 33300

Legal Address (if different than above)

City State Zip Code

Home Phone (333) 995-9554 Business Phone

Date of Birth 12/12/1971

- I am a U.S. Citizen (including a U.S. resident alien).
I am a non-resident alien and have attached IRS Form W-8BEN.

DESIGNATION OF BENEFICIARY(IES)

I designate the individual(s) named below as my primary and secondary Beneficiary(ies) of this IRA. I revoke all prior IRA Beneficiary designations, if any, made by me. I understand that I may change or add Beneficiaries at any time by completing and delivering the proper form to the Custodian.

If any primary or secondary Beneficiary dies before me, his or her interest shall terminate completely, and any remaining Beneficiary share shall be increased on a pro rata basis. If neither "Primary" nor "Secondary" is marked, the Beneficiary will be considered to be a Primary Beneficiary.

The following individual(s) shall be my Beneficiary(ies):

Primary Secondary Name Social Security Number Address Date of Birth Relationship

Primary Secondary Name Social Security Number Address Date of Birth Relationship

Primary Secondary Name Social Security Number Address Date of Birth Relationship

**SPOUSAL
CONSENT**

*For use in community
or marital property states*

This section should be reviewed if either a Retirement Plan or the residence of the retirement plan owner is located in a community or marital property state and the retirement plan owner is married. Due to the important tax consequences of giving up one's community property interest, individuals signing this section should consult with a competent tax or legal advisor.

I am the spouse of the retirement plan owner listed above. I acknowledge that I have received a fair and reasonable disclosure of my spouse's property and financial obligations. Due to the important tax consequences of giving up my interest in this KeyBank IRA, I have been advised to see a tax professional. I hereby give the account holder any interest I have in the funds deposited in this retirement plan and consent to the beneficiary designation(s) indicated above. I assume full responsibility for any adverse consequences that may result. No tax or legal advice was given to me by the Custodian.

Spouse's Signature

Date

**DOCUMENTARY
EVIDENCE**

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that sufficiently identifies each customer.

Please provide the necessary information for **ONE** form of identification below:

- Driver's License ID Number: _____
- State ID Expiration Date: _____
- Passport State or Country of issuance: _____
- Resident Alien Card Date of issuance: _____
- Military ID
- Alien Identification Card

SIGNATURES

Important: Please read before signing.

I hereby adopt the Retirement Plan referenced above and appoint KeyBank as Custodian. I certify that I have received a copy of the applicable KeyBank IRA Custodial Plan Agreement and any accompanying disclosures. I understand that the terms and conditions that apply to this IRA are contained in this Application and the Plan Agreement. I agree to be bound by those terms and conditions.

I assume complete responsibility for:

1. Determining that I am eligible for an IRA each year I make a contribution
2. Ensuring that all contributions I make are within the limits set forth by the tax laws
3. The tax consequences of any contribution (including rollover contributions) and distributions.

I also certify under the penalties of perjury that the Taxpayer Identification Number proved above is true, correct and complete.

Account Holder

Date

**ACCEPTANCE
BY KEYBANK**

The plan shall be deemed to have been accepted by KeyBank upon receipt of all necessary forms, properly completed.

Authorized KeyBank Signature

Date

For KeyBank Use Only

This IRA Adoption Agreement is meant to supplement a Mandatory Rollover relationship. Forward this document to the Retirement Operations team at **NY-00-01-0180**.

Plan Information: Testcompany Corporation - Testcompany Qualified Plan (987654321)

Bank No. 3211 17

Social Security No. **123-45-6789**

ACCOUNT HOLDER INFORMATION

Name FIRSTNAME LASTNAME

Mailing Address 1000 ANY STREET

City ANYCITY State FL Zip Code 33300

Home Phone (333) 995-9554 Business Phone _____

FORMER EMPLOYER

Company Name TESTCOMPANY CORPORATION

Address 1000 APPLE STL

City, State Zip SOUTH CITY MN 55403 Plan Acct Number 987654321

Contact Person CHRISTOPHER S SAMPLE Phone Number 252-696-6739

REQUIRED MINIMUM DISTRIBUTION RESTRICTION

AGE 70 1/2 RESTRICTIONS

If this rollover is being made during or after the year in which you turn age 70 1/2, you cannot roll over any distribution that would constitute a required minimum distribution. Please check with your Plan Administrator or former Custodian for more information.

CONDUIT ELECTION AND ROLLOVER CERTIFICATION

This Rollover should should not be placed in a conduit IRA Plan.

I understand that if I roll over funds from a qualified retirement plan or a tax sheltered annuity to a conduit IRA, and at any time accept payments or funds from any other source into the conduit IRA, I will be unable to roll over the funds from the conduit IRA back into a qualified plan or tax sheltered annuity.

I understand that the rules and conditions applicable to rollovers and certify that I qualify for a rollover of the funds to be accepted by KeyBank as Custodian. Due to the important tax consequences of rolling funds over to an IRA or other qualified plan, I have been advised to see a tax advisor.

I hereby irrevocably designate this as a rollover contribution.

Account Holder _____ Date _____

ACCEPTANCE BY KEYBANK

KeyBank agrees to serve as the new Custodian for the account of the above-named individual, and as Custodian, we agree to accept the assets as specified in this form.

Authorized KeyBank Signature _____ Date _____

SAMPLE

**Deposit Receipt for
KEY RETIREMENT DEPOSIT ACCOUNT**

KeyBank National Association

Social Security Number: **123-45-6789**

Rollover
Branch 061 (KeyDirect)

Title of Account: **FIRSTNAME LASTNAME
IRA
Money Market**

Your deposit made on **02/06/2008** is for a variable Interest Rate of **0.499%**
and an Annual Percentage Yield of **0.5%**

Interest will be calculated *DAILY* 365/366 and **LEFT IN THIS ACCOUNT** .

Interest will be compounded *DAILY* and credited at *MONTH-END* .

Account # **65011234567890**

Amount Deposited: **\$1,568.79**

This Account is governed by the provisions of the Deposit Account Agreement established by KeyBank National Association; including but not limited to withdrawal; penalties for early withdrawal from Certificate of Deposit Accounts; variable rate determination and rate changes, where applicable; payment of interest; renewal; the transferability or non-transferability of the Account; taxpayer identification numbers; and by such Bank's Personal Deposit Account Fees and Disclosures. A Retirement Account opened in connection with a Bank retirement plan also is subject to such Banks retirement plan agreement or plan document and the Deposit Account Fees and Disclosure. All Accounts are subject to applicable federal and state laws and regulations.

Member FDIC

SAMPLE

The protection of customer information is one of our most important responsibilities. This Policy represents our commitment to you regarding the safeguarding and use of information.

Please read the following to learn more about:

- **The Importance of Protecting your Privacy**
- **How we Collect and Use Information**
- **What Information we Share and with Whom**
- **Your Privacy Options**
- **How to Contact Us**

At Key we are committed to the safeguarding of your nonpublic personal information. We use physical, electronic and procedural security measures, designed to comply with governmental standards and guidelines, to safeguard information. We have policies and procedures that restrict access by our employees, agents and contractors to information about you that they have a business need to know in order to do their work for you and us. This Policy applies to individuals who inquire about and/or obtain products or services from Key for personal, family or household purposes, and to former customers for as long as information about you is retained. Please read and retain this Policy to learn how we collect and use information about you and your rights to limit the sharing and use of information.

COLLECTING INFORMATION

We collect information about you and your accounts to accurately identify and protect you, better understand and respond to your financial needs, save you time and money in applying for new products and services, service your accounts, and comply with laws and regulations. The information may be categorized as follows:

- A. Personal Private Information** – non-public personal information that you provide to Key (e.g., birth date, marital status, employer and salary) or Key obtains from a third party (e.g., credit bureau).
- B. Transaction and Experience Information** – information Key develops from our relationship with you (e.g., account number, account balances and payment history).
- C. Identification Information** – information Key obtains regarding your identification (e.g., name, address, telephone number and Social Security number).

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms (e.g., name, address, Social Security number, income);
- Information about your transactions with us, our affiliates, or others (e.g., account balance, payment history, usage);
- Information we receive from third parties (e.g., account balance, payment history);
- Outside sources such as brokers, dealers or schools that help us develop products and services (e.g., application information and transaction information);
- Consumer reporting agencies and market research companies (e.g., your creditworthiness and credit history); and
- Public sources, such as federal, state or local records (e.g., mortgage and lien information).

SHARING AND USING INFORMATION

Key reserves the right to share and/or use all information we collect as this Policy describes. Telling us not to share or use information is called “opting out”. Key automatically opts you out of external information sharing with third parties outside Key, except as permitted by law. You can also tell us not to share certain information within the Key family of companies, and not to use information for marketing purposes within the Key family of companies. Key does not sell information about you to third parties.

Sharing Information with Outside Companies (External Sharing)

We do not provide information about you to third parties outside of Key, except as permitted by law. When Key does disclose that information to third parties they are required by law and by contractual agreement to safeguard and treat the information they receive about you in strict confidence; to use it only for the purpose for which it was shared; and not to use the information for their own marketing purposes. As permitted by law, Key may from time to time share information to jointly market other institutions’ products and services, (e.g. mortgage bankers/brokers, insurance agents/companies, securities broker/dealers, and transaction processors).

Sharing Information within Key (Internal Sharing)

Key engages in several businesses, such as banking, mortgage lending, brokerage and investment services, trust administration, asset management and insurance. We may share Personal Private, Transaction and Experience, as well as Identification Information internally to prevent fraud, enhance services, and tailor products and services. Even if you opt out of internal information sharing within Key, we may share information that identifies you and share information on our transactions and experiences with you.

Using Information within Key for Marketing Purposes (Marketing Use)

Personal Private, and Transaction and Experience Information may be used for marketing purposes within the Key family of companies. Information may be used to design and offer products or services that may benefit you based on your financial needs or preferences.

Even if you opt out of using information for marketing purposes, Key may use information for the following:

- To market to an individual who has a pre-existing business relationship;
- To market to an individual who had a business relationship within the past 18 months; and
- To respond to an application or inquiry about a product or service.

OTHER OPT OUT EXCEPTIONS

In addition to the exceptions listed in any of the sections above, Key may continue to share or use information, as permitted by law, about you for the following:

- To perform services, (e.g., check printing, loan servicing, printing statements, bill payment);
- To process your account or enforce your agreement with us;
- To protect the rights, property or safety of Key, our customers or others, (e.g. to protect against fraud);
- To comply with a legal requirement or process, (e.g. subpoenas or court orders); and
- To furnish information to consumer reporting agencies.

YOUR OPTIONS

If you wish to opt out, your elections can apply to the following:

- **External Sharing** – Key has automatically opted you out of external sharing.
- **Internal Sharing** – limit sharing of Personal Private Information within the Key family of companies.
- **Internal Sharing for Marketing Use** – limit the Personal Private, Transaction and Experience Information that may be used within the Key family of companies for marketing purposes.

Your opt out elections will apply to all products and services you obtain within the Key family of companies. If you have a product or service jointly with another person(s), each of you may opt out individually or you may opt out for each other. If you opt out, we still may share or use information about a joint party(ies) unless you or someone else authorized to do so have opted out for that party.

SOLICITATION PREFERENCES

This Policy constitutes Key's Do Not Call Policy under the Telephone Consumer Protection Act for all KeyCorp consumers.

You may request that we not solicit you. If you prefer not to receive promotional offers from Key by mail, telephone, or facsimile machine (fax), you may record your solicitation preferences with us at our toll-free number listed herein. Recording a Do Not Solicit preference will not prohibit your account representative(s) from contacting you for account-related notifications, service or support activities.

If you prefer not to receive e-mail offers for products and services from Key, send an e-mail to DNERequests@Key.com with 'No Promotional E-Mails' in the SUBJECT line.

ACTIONS YOU CAN TAKE

- **To record or update your opt out preferences for sharing or use of information;**
- **To record or update your preferences for mail, telephone, or fax solicitations; or**
- **For more information.**

**Call our dedicated toll-free Privacy Line
1-800-361-0968**

If you do not wish to change your preferences, you do not need to do anything. Your previously recorded opt out and solicitation elections will stay in effect until you change them.

ADDITIONAL RIGHTS

You may have other privacy protections under applicable state laws. For example, if you have a California or Vermont mailing address we will limit sharing and disclosure of information about you, within and outside the Key family of companies as permitted by applicable law or regulation.

Please Note

The automatic opt out of information sharing and use of information for marketing purposes we record on your behalf will continue for as long as our records indicate you are a Vermont/California consumer. If our records show you no longer reside in Vermont/California, your opt outs will revert back to the preference(s) you directly recorded with Key. However, if you have not directly recorded opt out preferences with Key, and you want to explicitly restrict information sharing and use of information for marketing purposes, you must do so by calling our toll free Privacy Line at **1-800-361-0968**.

Special Notice for Nevada

Nevada law also requires that we provide you with the following contact information:

KeyCorp	Bureau of Consumer Protection
Privacy Department	Office of the Nevada Attorney General
OH-01-00-0303	555 E. Washington Street, Suite 3900
2025 Ontario Street	Las Vegas, Nevada 89101
Cleveland, OH 44115	Phone: (702) 486-3132
	Email: BCPINFO@ag.state.nv.us

ONLINE INFORMATION PRACTICES

Key uses technology that encrypts online information so it transfers privately between you and Key's network. Your unique User ID and password help protect information online.

Key joins with certain third parties to deliver online products and services. If you ask for information through Key.com®, Key and these outside parties may keep some information you provide in order to deliver these services, such as online tools and applications, online surveys, e-mail, and cookies. We may keep information from online tools and calculators, online applications and forms, online service subscriptions, or business conducted online through Internet or wireless devices.

- **Online surveys** – This information is used solely for research to help us develop a superior Website. We may maintain this information in a form that does not identify you.
- **E-mail** – If you send us e-mail, we may keep the content of your e-mail. Please be careful about the information you e-mail to us, because e-mail to any public website can sometimes be intercepted. If you agree to receive e-mail from Key, we keep the information you give us and may use it to send you e-mail messages that specifically interest you.
- **Cookies** – A "cookie" tells us our site was visited and which pages were viewed. Cookies are also used for security purposes when you conduct business online. They are common on websites and do not harm your computer. Key uses cookies that do NOT transmit any personal information about you.
- **Information from children online** – Key does not market online products and services to children. We take steps to block children from sending us information online.

Visit Key.com® for more information on how Key protects your information online.

CLIENT IDENTIFICATION NOTICE

Information Collection Procedures for Opening Accounts

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each customer who opens an account. Therefore, all new and existing customers are subject to the identity verification requirements.

When a customer opens an account with any entity within the KeyCorp family of companies, we will ask for the customer's name, address and identification number, and in the case of an individual, his or her date of birth. For business accounts, we may also obtain this information for individuals associated with the business. We may also request to see a valid driver's license or other approved identifying documents. In all cases, Key is committed to protecting the privacy and identity of each of its customers.

This Policy supersedes all previous notices or statements about practices described in this Policy. You should retain a copy of this Policy for your records. We may make changes to our Policy and will inform you of those changes as required by law. Active customers will receive an annual notification, as required by law. You may request a current copy of the Policy at any time by calling our toll free Privacy Line at 1-800-361-0968, or by visiting any of our offices or our website at Key.com®.

This Policy applies to the following Key family of companies:

KeyBank National Association; KeyBanc Capital Markets Inc.; Victory Capital Management Inc.; Key Financial Services Inc.; KeyCorp Finance Inc.; Key Investment Services LLC; Key Bank Life Insurance, Ltd.; KeyCorp Insurance Agency, Inc. (NY); KeyCorp Insurance Agency USA Inc.; KeyCorp Insurance Agency USA Inc. (ID); KeyCorp Insurance Agency USA Inc. (WA); KeyTrust Company National Association; SecoLink Settlement Services, LLC; SecoLink Information Services, LLC; Austin Capital Management LTD.; Austin Capital Offshore Management, LLC.

For a current list of the Key family of companies that have consumer relationships to which this Policy applies, visit www.key.com/privacy.

Form No 80-0405x BOSCO (Rev. 5/22/2008)

SAMPLE