



## RE: 401k Plan Separation Information

After your separation of employment with the Company, if the vested amount of your Account (excluding rollovers) does not exceed \$7,000, your vested Account balance will be distributed from the Plan. You may elect to: 1) receive this distribution in cash; or 2) roll over the distribution to an individual retirement account (IRA) or the qualified plan of your new employer (but only if your new employer's plan allows such rollovers).

However, if you do not timely return your election forms, the following will apply:

- if the vested amount of your Account balance is less than or equal to \$1,000, your vested Account will be distributed to you in cash;
- if your vested Account balance is more than \$1,000, but does not exceed \$7,000, the Plan Administrator will transfer your vested Account to an IRA established in your name. This mandatory distribution will be invested in an IRA designed to preserve principal and provide a reasonable rate of return and liquidity.

All fees and expenses incurred after the IRA is established will be deducted from the IRA. For further information concerning the Plan's automatic rollover provisions, the IRA provider and the fees and expenses attendant to the individual retirement plan please contact the Plan Administrator at [hqct-hr@qcells.com](mailto:hqct-hr@qcells.com).

If the vested amount of your Account exceeds \$7,000, you must consent to any distribution of your Account. You may request distribution or direct rollover to another retirement plan by logging onto your portal and requesting the distribution.

### PCS Retirement ABG Rocky Mountain Contact

To request a rollover of your account balance to your new employer log onto your portal and click on "Withdrawals". Follow the prompts to complete the process.

Website: <http://www.PCSretirement.com/login>

Contact Information: 1 (888) 621-5491 or [customerservice@abgrm.com](mailto:customerservice@abgrm.com)

Sincerely,

Human Resources

---

[Hqct-hr@qcells.com](mailto:Hqct-hr@qcells.com)