

4.6 (d) Any Terminated or Retired Participant who has separated from the City and maintains a participant account in the plan may effectuate a direct rollover of all or part of the amount eligible to rollover from their account in the City sponsored 457 Plan. Such direct rollover shall be considered a voluntary Employee contribution to the Plan and shall be separately account for by the Plan to the extent that the rollover includes after-tax contributions. The balance in each Participant's Voluntary Contribution Account shall be fully Vested at all times and shall not be subject to Forfeiture for any reason.