



## GMAC Employee 401(k) Plan Decision (11/6/06)

With the sale of a majority interest in GMAC, employees are being asked to make a very important decision regarding the assets in their GM Savings Stock Purchase Plan. These options are:

- Roll-over your account balance into the new GMAC 401(k) Plan – RSIP
- Roll-over your account balance into a personal IRA
- Leave your account balance in the GM SSPP
- Take a cash distribution subject to taxes and penalties

Each employee's decision will be based on their personal situation, their desire for how they wish to manage these assets going forward, and how much investment flexibility they wish to have.

While there may be a benefit in consolidating your 401(k) assets into one plan, we believe there is potentially an even greater benefit in the option to roll your SSPP assets to an IRA. Both the SSPP and RSIP are good 401(k) plans with several investment options. However, neither compares to the thousands of investment options and additional investment strategies available in a [Rollover IRA](#).

**Most importantly, you will not have the option to roll GM SSPP assets to an IRA at a later date if you choose to roll those assets to the RSIP now. Once in the RSIP these assets will not be eligible for a Rollover IRA until age 59½ or separation with GMAC. Therefore, leaving the assets in the GM SSPP keeps the Rollover IRA option open.**

If you would like to discuss this very important decision with a Retirement Planning Specialist at Mainstay Capital Management, call toll-free 1-866-444-6246. We are already counseling our clients on this decision and would be glad to assist you.