DROP Exit Checklist

** PLEASE BE SURE TO CAREFULLY COMPLETE ALL REQUIRED FIELDS. FAILURE TO DO SO WILL CAUSE A DELAY IN PROCESSING YOUR BENEFIT **

- □ Complete all Retirement System forms, including:
 - 1. **DROP Exit Notification Form:** Indicate how you want to receive payment of your DROP balance and when your last day worked/DROP exit date is. You have the following options for your DROP lump sum:
 - Refund: Lump sum distribution minus taxes will be direct deposited into the checking account used for your direct deposit (unless otherwise requested).
 - **Rollover:** If you have elected to rollover your entire balance will be directly rolled to pre-tax retirement fund (ex: Traditional IRA). A designated official of the receiving financial institution must complete the "Rollover Information" field on the back of the form.
 - **Refund/Rollover:** Your balance will be divided between refund and rollover based on percentage or dollar amount of your choice.
 - 100% Increase to Base Benefit: Your entire lump sum is used towards an increase in your base benefit (no lump sum distribution).
 - 50% Increase to Base Benefit: 50% of lump-sum is used to increase base benefit. The remaining 50% is a lump-sum benefit paid to you as you elect (refund, rollover, or a combination refund/rollover)
 - 2. **Deduction Authorization Form:** Mark your elections to have Federal and/or Virginia State taxes withheld from your retirement check.
 - 3. **Direct Deposit Form:** Please either attach a VOIDED check or have a bank representative complete the bottom portion of the form.

□ Return completed forms to your Retirement Analyst via

- E-mail: SCDavis@fcps.edu or Stephanie.Davis2@fairfaxcounty.gov
- Fax: 703-653-9543
- Mail (please do not send through courier)
- Locked drop box

All questions regarding health, life or dental insurance processes should be directed to FCPS Benefits at HRConnection@fcps.edu or (571) 423-3200, option 3, option 2. An HR-461 form is attached for your convenience. This form is <u>not</u> processed by FCERS and should be sent directly to FCPS Human Resources at:

8115 Gatehouse Road, Falls Church, VA 22042





DROP Exit Notification

		First Name:				liddle nitial:	
				1			
Address:		City:		State: Zi		Zip:	
Social Security #:	#: Phone #:				Date <i>Mont</i>	of Birt h Da	
Non-county email:	Department and position:					y icar	
Address your retirement pay advices/other information will mailed, <u>if different from above</u> :							
Last Day Worked/DROP Exit Date:							

This form MUST be completed when you terminate the Deferred Retirement Option Program (DROP). This form must be received by the Retirement Systems NO LESS than 60 days prior to DROP exit date. **If you do NOTHING with this form**, and do not choose elections for your DROP account disbursement, your DROP account balance will be used to increase your monthly retirement benefit. The amount of the increase will be determined based on the actuarial equivalent of your DROP account balance.

After you have returned a completed form and you have been paid for final hours worked, your disbursement will be processed no later than the last business day of the following month.

This form MUST be received by the Retirement Systems Office NO LESS THAN 60 days prior to DROP Exit date!

Indicate below, how you want to receive payment of your DROP balance. SELECT ONLY ONE BOX

A. 🛛 Lump Sum Refund		
B. Rollover * <i>*Any post-ta that portion</i>	x portion of your account balan of your balance can NOT be roll	ce will be paid directly to you in the form of a check as led over since you have already paid taxes on those dollars.
C. 🛛\$ or % Roll e	ed Over and	\$ or % Lump Sum Refund
D. 🗖 Use 100% of your D	ROP balance to <i>increa</i> :	se your retirement benefit
E. Use 50% of your DRO in the following ma		your retirement benefit and 50% distribution
		\$ or % Lump Sum Refund

~ Please complete the front and back of this form and retain a copy for your records ~

Please return this original form to:



Fairfax County Retirement Systems12015 Lee Jackson Memorial Hwy. * Suite 350 * Fairfax, VA 22033703-279-8200 * TTY: 711 * 1-800-333-1633 * Fax: 703-653-9543www.fairfaxcounty.gov/retirement/

Refunds and Taxes

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You will receive your lump sum refund by direct deposit. You may also choose to have all or part of your refund rolled over via a check into an Individual Retirement Account (IRA) or to an employer's Plan that will accept the funds. This "direct rollover" or "eligible rollover distribution" is explained on the attached sheets.

The amount or percentage of any lump sum refund is subject to a mandatory 20% federal tax-withholding. In addition, it is subject to Virginia state tax withholding at the rate of 4% unless you indicate below that you are not subject to paying those taxes because: (1) you are not a resident of Virginia; (2) you incurred no income tax liability for last year and do not expect to incur a liability for this year; or (3) you expect your Virginia adjusted gross income to be less than \$5,000 if single; \$8,000 if married filing a joint return; or \$4,000 if married filing a separate return. If under the age of 55, you may also be subject to a penalty from the IRS. I certify that I am **not** subject to Virginia tax withholding for one of the reasons listed above.

Initial here

PLEASE NOTE: For a rollover by direct transfer of funds, the box below MUST be completed and signed by a designated official AND **you must sign below** in addition to signing in the other required signature spots. The box does not need to be completed if you are requesting a **refund** be paid to you.

Date

(Your signature above authorizes the distribution of your DROP balance and interest according to the election on the reverse)

ROLLOVER INFORMATION

Please have an official of the financial institution or employer's plan, which will be receiving a <u>direct rollover</u> of a portion of your refund complete and sign the section below. Please note that <u>only one such rollover</u> will be permitted. All requested information must be supplied before any funds are transferred.

I certify that the account below is eligible to receive the direct rollover of the taxable portion of this distribution.

Name of Financial Institution/Fund		Financial Institution Phone Number		
Address of Financial Institution	City	State	Zip	
Rollover Account Number	C	pate		
Printed Name and Title of Official		Signature of Official		

Note: Any taxable DROP exit lump sum payment (not a rollover) that you receive directly may be subject to a 10% IRS penalty when you file your taxes. For example: in 2016, if you are under age 55, you may be subject to a 10% penalty.

*This information is provided only as general information and should not be considered as legal or tax advice. Please consult a tax professional before taking a distribution from your DROP Account.



Fairfax County Retirement Systems12015 Lee Jackson Memorial Hwy. * Suite 350 * Fairfax, VA 22033703-279-8200 * TTY: 711 * 1-800-333-1633 * Fax: 703-653-9543www.fairfaxcounty.gov/retirement/



#E007	5/7/2019

Authorized Payroll Dedu	Type of Request □ New Request □ Change to current	Type of Payment ☐ Retiree ☐ Survivor				
PART A: MEMBER INFORMATION		tax withholding				
Last Name:	First Name:		Middle Initial:			
Email:	Phone #:	SSN:				
Address:	City:	State:	Zip:			
PART B: FEDERAL INCOME TAX WITHHO	LDING					
Choose one option below.						
#1 □ Do not withhold federal income tax from my monthly benefit. I understand I am liable for paying federal income tax on the taxable portion of my benefit and I may be subject to tax penalties under the estimated tax payment rules if my payment(s) of estimated tax and withholding are not adequate. (If I am a U.S. Citizen or resident alien whose benefit payments are delivered outside of the U.S. or its possessions, I <i>must</i> have federal income tax withheld.)						
	#2a Using the marital status and exemptions below, calculate my federal income tax withholding (if any) in accordance with the tax formula as published in IRS Publication 15.					
Marital Status: □ Married □ Single #2b Additional amount, if any, in addition to	_	Cotal Exemptions				
#3 □ Flat amount \$ OR	Percent	_%				
PART C: STATE OF VIRGINIA INCOME TA	X WITHHOLDING					
Choose one option below. (You are not required to have Virginia state income tax withheld from your benefit if you do not reside in Virginia.) #1 □ Do not withhold state income tax from my monthly benefit. I understand I am liable for paying state income tax on the taxable portion of my benefit and I may be subject to tax penalties under the estimated tax payment rules if my payment(s) of estimated tax and withholding are not adequate.						
#2a Using the exemptions below, calculate my state income tax withholding (if any) in accordance with the tax formula as published in the Virginia Income Tax publication.						
Personal Exemptions Age and	d Blindness Exemptions	Total Exemption	18			
#2b Additional amount, if any, in addition to	amount calculated in 2a \$					
#3 □ Flat amount \$ OR	Percent	_%				

Service-Connected Disability Retirees do not have taxes withheld from their retirement benefit checks. Monthly credit union deductions are available by completing a secondary direct deposit form.

I hereby acknowledge receipt of the "Preparing for Retirement", "Preparing for Disability Retirement" or "DROP EXIT" Guide and I am aware of the provisions explained therein. I request for the above deductions to be taken from my monthly retirement benefit.

Signature _____ Date _____



Fairfax County Retirement Systems 12015 Lee Jackson Memorial Hwy. * Suite 350 * Fairfax, VA 22033 703-279-8200 * TTY: 711 * 1-800-333-1633 * Fax: 703-653-9543 www.fairfaxcounty.gov/retirement

Please return this form to:

Direct Deposit Authorization Agreement

INSTRUCTIONS: Before you submit this application please have a representative of your banking institution verify your account number and bank transit/ABA routing number or attach a blank check marked "VOID". Completed forms should be mailed to the Fairfax County Retirement Systems Office, 12015 Lee Jackson Memorial Highway, Suite 350, Fairfax, VA 22033.

Last Name:	First Name:		Middle Initial:
Address:	City:	State:	Zip:
Social Security #:	Phone #:		
Type of Account: Checking Savings			

I authorize the County of Fairfax, Virginia to initiate credit entries to my account indicated above in the depository named below. This includes my authorization to correct entries made in error.

Since there is a slight possibility that my account will not be credited in a timely manner, I understand that I must check with my depository to verify that my account has in fact been credited before engaging in any financial transaction that is dependent on the existence of the credit entry.

This authority is to remain in effect until the County of Fairfax has received written notification from me of its termination in such time and in such manner as to afford the County of Fairfax a reasonable opportunity to act on it. I also understand that should my bank change any of its account or routing numbers I will have to submit a new form with the updated information to the Retirement Systems so the correct account will continue to be credited.

Benefit payments will be sent electronically to the account and routing number provided on the Direct Deposit Authorization. Please ensure accurate information is provided to ensure timely receipt of funds.

Signature:

EMPLOYEES' POLICE officers UNIFORMED

Date:

To Be Verified By Banking Institution – OR attach a blank check marked "VOID"

This form <u>must</u> be signed by a bank representative	before it can be processed OR ATTACH	A CHECK MARKED "VOID".
Name of Depository/Bank:		
Address:		
BK/TRANSIT/ABA Routing Number:	Account #	
Financial Institution Certification: I confirm the tra As representative of the above-named financial inst the payment identified above in accordance with 31	titution, I certify that the financial institu	
Signature of Representative:	Date:	Phone:
Retirement systems	12015 Lee Jackson Memorial Hwy.	iirfax County Retirement Systems * Suite 350 * Fairfax, VA 22033 00-333-1633 * Fax: 703-653-9543

703-279-8200 * TTY: 711 * 1-800-333-1633 * Fax: 703-653-9543 www.fairfaxcounty.gov/retirement/



The following form will NOT be processed by FCERS and should be returned directly to FCPS Human Resources at:

8115 Gatehouse Road Falls Church, VA 22042

You may also email this form to:

HRBenefitsDocumentation@fcps.edu

Retiree Medical & Dental Enrollment and Change Form



Action requested due to: (check all that apply)

□ Retirement:	□ Adding or Dropping Dependents (complete Sections 5 or 6)	□ Changing plans due to Medicare Eligibility or Moving Outside the Service Area
Retirement date:	Effective date:	Effective date:
Re-employed Retiree Terminating Active Employment:	□ Cancelling Coverage (also select "No Coverage" in Sections 2 and/or 3 below)	□ Utilizing One Time Re-Entry Right
Effective date:	Effective date:	Effective date:
Open Enrollment	Other (describe):	
To ensure your request is processed as q	uickly as possible, please read the instruct	ions and important information below:
	age must be made <u>within 30 calendar days</u> o endents not currently covered on your FCPS p	of the event. See page 2 for the effective date plan, you must supply required supporting

documentation. Find a complete list of do	cumentation requirements at <u>www.fcps.edu;</u> sea	arch keywords "Dependent eligibility".	
1. Your Information (Please print cle	arly)		
Your Name (Last, First, Middle)		Date of Birth	
Your Home Address (street and apt. numbe	-1	Social Security Number (SSN) or	
four nome Address (sheet and apt. numbe	1)	Employee ID Number	
City, State, Zip Code		Home Phone	
Email Address		Alternate Phone	
Are you the surviving spouse of an FCF If yes, please provide the name and SS			
2a. Select your medical plan - or	r - 🛛 No medical coverage		
Aetna/Innovation Health/ Aetna Medicare Advantage	CareFirst Blue Choice Advantage (not available for retirees/dependents eligible for Medicare)	□ Kaiser Permanente/ Kaiser Permanente Medicare (Additional form required for Medicare)	
2b. Select your level of coverage			
Coverage for yourself only	Coverage for yourself + 1 dependent	Coverage for yourself and 2+ dependents	
□ Individual (no Medicare)	☐ Mini-family (no one has Medicare)	□ Family (no one has Medicare)	
🗆 Individual (Medicare)	□ 1 Individual + 1 Medicare	□ Family with Medicare	
	(one has Medicare/one does not) □ Medicare Mini-family (both have Medicare)	□ Mini-family + 1 Medicare	
3a. Select your dental plan - or	- 🗆 No dental coverage		
Aetna Dental PPO	Aetna Dental DNO		
	If electing the DNO plan, you MUST contact Ae (PCD).	tha Dental to designate a primary care dentist	
3b. Select your level of coverage	(note: separate premium structures apply	to retirees/dependents age 65+)	
Coverage for yourself only	Coverage for yourself + 1 dependent	Coverage for yourself and 2+ dependents	
□ Individual	□ Mini-family	□ Family	
For Benefits Office Use Only:	Covera	ge Dates 5 Continuous Years	
Direct Bill HL Annuity Deduction HL	HL Deduction Amount Medical	to yes no	

Direct Bill DN

Annuity Deduction DN

-1-

Dental

to ___

yes

no

DN Deduction Amount

				Last 4 digits of S	SN
4. If you are elect Note: If not enrolling	ting FCPS Me g in FCPS medica	dical cove l coverage, g	erage, are you elig	gible for Medicare due	e to age or disability?
□ Ye	es If Yes, p	lease pro	vide your Medic	are Beneficiary Ident	ifier (MBI):
□ No	Part A E	Effective D	ate:	Part B Effection	ve Date:
	Please a	attach a c	opy of your card	to this form.	
whe	en first eligible a	and provide	a copy of my Medic	care card to the Office of	ed dependents) to apply for Medicare Benefit Services within 30 calendar days ty, will result in cancellation of medical
5. Dependent En			to ADD to coverage.	To drop dependents use bo	x 6. Skip to section 7 if no dependents.
Name (Last, Fire Social Security Num			Gender, ship, and D.O.B.	Plans to Enroll In	Medicare Info (Attach copy of Medicare card. If you are not enrolled in Medicare, please skip this section.)
		Female	□ Male	Medical Only	Medicare Effective Date:
Dependent Name		□ Spouse	□ Child	□ Dental Only	Part A Part B
SSN (Required)		Date of Birt	h (MM/DD/YYYY)	□ Both Medical & Dental	MBI#
		□ Female	□ Male	Medical Only	Medicare Effective Date:
Dependent Name		□ Spouse	□ Child	□ Dental Only	Part A Part B
				□ Both Medical & Dental	MBI#
SSN (Required)		Date of Birt	h (MM/DD/YYYY)		
		□ Female	□ Male	□ Medical Only	Medicare Effective Date:
Dependent Name		□ Spouse	□ Child	Dental Only	Part A Part B
SSN (Required)		Date of Birt	h (MM/DD/YYYY)	□ Both Medical & Dental	MBI#
6. Remove Depe Complete only if YC dental coverage.		e retaining co	overage and are reque	esting to remove the depend	lent(s) listed below from FCPS medical and/or
Name (Last,	First, MI)	Re	lationship		Remove from
		□ Spouse	□ Child	☐ Medical ☐ [Dental

Rame (Last, First, MI)	Relationship			
	Spouse Child	Medical	Dental	□ Medical & Dental
	Date of Birth (MM/DD/YYYY)			
	□ Spouse □ Child	□ Medical	Dental	Medical & Dental
	Date of Birth (MM/DD/YYYY)			
	Spouse Child	Medical	Dental	□ Medical & Dental
	Date of Birth (MM/DD/YYYY)			

Coverage Effective Dates:

- If enrolling for coverage as a newly retired employee, you must submit this form within 30 calendar days of your date of retirement. Coverage will then take effect on the first day of the month following your date of retirement. If your date of retirement is the first day of the month, retiree coverage will become effective on that date.
- If requesting a change in enrollment due to a family status change or qualifying event, your request must be submitted within 30 calendar days of the status change or qualifying event, with changes in coverage effective the first day of the month after the qualifying event. You will need to supply the required supporting documentation. Find a complete list of documentation requirements at www.fcps.edu; search keywords "Dependent eligibility".

7. Acceptance or Opt Out

I hereby elect (or decline) coverage under the FCPS health plan on behalf of myself and each eligible dependent. I understand that coverage will be provided according to the terms and conditions of the contract between the insurance carrier(s) and Fairfax County Public Schools (FCPS), and applicable FCPS directives. I understand the following provisions apply:

- I must notify the Office of Benefit Services of any change in status which would cause me or my enrolled dependents

 to cease to be eligible for benefits under the FCPS health and/or dental plans. This includes the death of a covered dependent, divorce, or a dependent child reaching the maximum age limit.
- If I am the surviving spouse of a deceased employee/retiree, I must notify the Office of Benefit Services within 30 calendar days if I remarry.
- If I fail to notify the Office of Benefit Services by filing the appropriate forms, I will be responsible for any claims and/or premiums paid on behalf of any individual who ceased to be eligible for benefits under the policy.
- If I elect coverage for myself but choose not to cover my eligible dependent(s), I may only add dependents during Open Enrollment or within 30 calendar days of a qualifying event. Examples of qualifying events include eligibility for Medicare, termination of spouse's employment, significant increase in my dependent's cost of coverage, and/or loss of eligibility under spouse's health and/or dental plan. See the *FCPS Retiree Benefits Handbook* for more information.
- I have the ability to cancel FCPS coverage and re-enter the plan(s) at a later date if I meet all of the following criteria:
 - I was enrolled in an FCPS medical and/or dental plan or DHO coverage on the date immediately prior to my retirement, ment, <u>and</u>
 - I am enrolled in Medicare Parts A & B. If I wish to cover my dependents, all dependents must be enrolled in Medicare; and
 - I apply for coverage within 30 days of a qualifying event (or during Open Enrollment), and
 - I provide proof of continuous health coverage for the preceding 12 or more consecutive months, and
 - · I have not previously utilized my re-entry right.

Retiree Name (Last, First, M):

- It is my responsibility to keep my address up to date with my Retirement Agency (or the Office of Benefit Services, if no longer receiving a retirement benefit) and remain informed of any changes to the plan that might affect my eligibility or my dependent(s) eligibility.
- By completing and signing this enrollment form, I am making a binding election with regard to my benefits. I authorize FCPS to take the necessary deduction from my retirement annuity to pay my share of the cost of coverage, including any retroactive deductions if required. This authorization applies to future plan years unless I modify or cancel my coverage. If my retirement annuity will not accommodate the deduction, I will be invoiced by OptumFinancial Services.

Retiree Signature:	D	ate:
8. Submission		
Scan and email fo Or fax to:	orm to: <u>HRBenefitsDocumentation@fcps.edu</u> Office of Benefit Services at 571-423-5000	Questions? Contact the HR Client Service Center at 571-423-3000 or 1-800-831-4331 or email your questions to <u>HRConnection@fcps.edu</u> .
Or mail to:	Department of Human Resources Office of Benefit Services, Suite 2700 8115 Gatehouse Road Falls Church, VA_22042	

Remember to keep a copy of this form for your records. If you fax this form, also keep a copy of your fax machine's transmission report as documentation that we received the form by the deadline. Forms that are received after applicable deadlines cannot be accepted.

9. Notes

Patient Protection and Affordable Care Act:

Reporting requirements of the Patient Protection and Affordable Care Act require employers to file an annual report with the IRS that includes Social Security numbers (SSNs) for all individuals, including spouses, and dependent children enrolled in employer-sponsored medical plans (IRC Section 6055). You are required to provide FCPS with the SSNs of all covered dependents to comply with this requirement.

Medicare, Medicaid and SCHIP Extension Act of 2007:

Medicare, Medicaid and SCHIP Extension Act of 2007, 42 U.S.C. 1395y (b) (7) & (8), mandates employers to submit SSNs of all medical plan enrollees who are age 45 and over or are Medicare eligible regardless of age to the Center for Medicare and Medicaid Services.

Nondiscrimination and Foreign Language Assistance

FCPS health plans comply with applicable Federal civil rights laws, including Section 1557 of the Affordable Care Act (Nondiscrimination in Health Programs and Activities). In compliance with the Act, FCPS health plans do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. FCPS health plans also prohibit denial of health care or health coverage based on an individual's sex, including discrimination based on pregnancy, gender identity, and sex stereotyping. The Plan also provides important protections for individuals with disabilities and enhances language assistance for people with limited English proficiency. Each tagline listed below reads, "If you speak [native language], language assistance services, free of charge, are available to you. Call 571-423-3200."

ENGLISH ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 571-423-3200. AMHARIC (አማርኛ) አዳምተ : አማርኛ, ከከፍያ ነፃ የቋንቋ እርዳታ አንልግሎቶች , የሚናንሩ ከሆነ , ለእርስዎ የሚንኙ ናቸው . 571-423-3200 ይደውሉ . (قىبرعلا) ARABIC تنبيه: إذا كنت تتكلم العربية ، وخدمات المساعدة اللغوية ، مجانا ، تتوفر لك . قملاكم 571-423-3200. BENGALI (বাংলা) দৃষ্টি আকর্ষণ: আগনি বাংলা , ভাষা সহায়তা সেবা, নিখরচা কথা বলতে পারেন, আগনার জন্য উপলব্ধ . 571-423-3200 কল . CHINESE (繁體中文) 注意:如果你说中国话,语言协助服务,免费的,都可以给你。拨打571-423-3200。 FRENCH (Français) ATTENTION : Si vous parlez français , les services d'assistance de langues, gratuitement , sont à votre disposition. Appelez 571-423-3200. GERMAN (Deutsch) ACHTUNG: Wenn Sie Deutsch sprechen, Sprachassistenzdienste sind kostenlos, zur Verfügung. Rufen Sie 571-423-3200. HINDI (हिंदी) ध्यान दें: आप हिंदी , भाषा सहायता सेवाओं, नि: शुल्क बोलते हैं, तो आप के लिए उपलब्ध हैं । 571-423-3200 बुलाओ। IBO (Igbo asusu) Ntį : O buru na į na-ekwu okwu n'ala Igbo , asusu aka oru , n'efu , dį ka gį. Akpo 571-423-3200 . KORFAN (한국어) 주의 : 당신이 한국어, 무료 언어 지원 서비스를 말하는 경우 사용할 수 있습니다. 571-423-3200 를 호출합니다. KRU (Basóò-wùdù-po-nvò) Dè dɛ nìà kɛ dyédé gbo: O jǔ ké m Bàsóò-wùdù-po-nyò jǔ ní, nìí, à wudu kà kò dò po-poò bɛîn m gbo kpáa. Đá 571-423-3200. (ىسراف) PERSIAN FARSI توجه: اگر شما فارسی صحبت می کنند ، خدمات کمک زبان رایگان در دسترس شما هستند . پاسخ 571-423-3200 . RUSSIAN (Русский) ВНИМАНИЕ : Если вы говорите России, переводческие услуги, бесплатно, доступны для вас. Звоните 571-423-3200. SPANISH (Español) ATENCIÓN : Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame a 571-423-3200 TAGALOG (Tagalog) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 571-423-3200. (أردُو) URDU توجہ: اگر آپ اردو بولتے ہیں تو ، مغت زبان کی مدد کی خدمات آپ کو دستیاب ہیں . 571-423-3200 پر کال کریں . VIETNAMESE (Tiếng Việt) Chú ý : Nếu bạn nói tiếng Việt, các dịch vụ hỗ trợ ngôn ngữ, miễn phí, có sẵn cho bạn. Gọi 571-423-3200. YORUBA (èdè Yorùbá) AKIYESI: Bi o ba nso èdè Yorùbú ofé ni iranlowo lori èdè wa fun yin o. E pe ero-ibanisoro yi 571-423-3200. _ 4 _ HR-461 (10/18)