*\*Your Social Security Number (SSN) (or Taxpayer Identification Number), is required for IRS Form 1099-R, on which income associated with this withdrawal is reported. After the end of the calendar year in which the withdrawal is made, Form 1099-R will be sent to the IRS, with a copy to you for tax-filing purposes.*

**NOTE: READ THE ATTACHED IRS SPECIAL TAX NOTICE. CONSULT WITH YOUR FINANCIAL AND TAX ADVISOR IF YOU NEED ADDITIONAL INFORMATION RELATED TO YOUR PLAN DISTRIBUTION**

Complete, sign, and date this form and return to the Plan office. Requests will be processed and distributed in accordance with the Plan’s standard procedures. Requests are normally processed within 2 to 4 weeks.

**Section 1 – Participant Information**

Name (Please Print): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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Address – Number & Street

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City State Zip Code

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Phone Number Account Number

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\*Taxpayer Identification Number Date of Birth

**Section 2 - Withdrawal Information and Election**

***Important Information***

1. If you choose a **direct rollover** of your withdrawal payment to an IRS-qualified retirement plan (*i.e.*, an IRA or a tax-qualified plan of another employer), it will not be subject to the mandatory 20% Federal tax withholding on the (taxable) income portion of your distribution.
2. If you choose to have **the withdrawal payment paid directly to you**, 20% of the profit portion will be withheld for Federal Income Taxes. If you are under the age of 59 1/2, you *may* have to pay an additional Federal 10% tax penalty on the taxable portion of your distribution unless a permitted exception applies. You are responsible for paying all applicable federal and state income taxes (if any) on your distribution (which taxes will be offset by the amounts withheld).

***Election – Check only one of the following withdrawal options:***

|  |  |
| --- | --- |
| [ ]  | **Direct Payment of Full Amount**Pay the entire withdrawal to me directly. Withhold 20% of the taxable portion for Federal tax and send the net check (my contributions plus the taxable portion net of income tax withholdings) payable directly to me as noted in Section 4(a) below. |
| [ ]  | **Partial Direct Payment of Non-Taxed Portion**Pay the non-taxable amount to me directly, and the taxable portion as a rollover into a tax-deferred IRS-qualified retirement plan. Send the check representing my after-tax, non-taxable contributions payable directly to me as noted in Section 4(a) below, and send the check representing the taxable portion of the distribution directly to the tax-deferred IRS-qualified retirement account in my name as noted in Section 4(b) below. |
| [ ]  | **Full Rollover**Pay the entire amount into one or more tax-deferred IRS-qualified retirement accounts in my name. Issue one or two checks for the total balance (after-tax contributions plus the taxable portion) and send directly to the IRS-qualified retirement account(s) named in Section 4(b) below. |

|  |
| --- |
| **Your Right to Waive the 30-Day Notice Period**Generally, neither a direct rollover nor a payment to you *can be made until at least 30 days* after your receipt of the Special Tax Notice attached to this Withdrawal Form. If you don’t want to wait until this 30-day notice period ends before your election is processed, you may **waive the notice period by checking the box below**. Your withdrawal election will then be processed in accordance with the Plan's standard procedures after the Plan receives it. |
|  [ ]  I have read the attached Special Tax Notice for Plan participants. I waive the 30-day waiting period. |

**Section 3 – AMOUNT TO WITHDRAW**

* If you are an **ACTIVE EMPLOYEE OF THE SPONSOR**, fill out Section 3(a).
* If you are **RETIRED** or **NO LONGER WORK FOR THE SPONSOR**, fill out Section 3(b).

**Section 3(a) – IF YOU ARE AN ACTIVE EMPLOYEE OF THE SPONSOR**

As an active employee, you are entitled to withdraw partial amounts from your account. You can make such a withdrawal once during every 12 months (not calendar year). If you would like to know the current maximum amount available you can withdraw (the “Maximum Amount”), please contact the Plan office.

Enter the partial amount(s) to be withdrawn by choosing ***one*** of the three options below:

*(After you make the election below, see Section 4 below for payment options.)*

|  |  |
| --- | --- |
|  | Withdraw the Maximum Amount. |
|  | Withdraw a total of $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (but not more than the Maximum Amount), taken from my Fund investments proportionally based on current value. |
|  | Withdraw the following amounts from each of the designated Funds (total not to exceed the Maximum Amount):

|  |  |
| --- | --- |
| **Fund** |  **Amount** |
| Value | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Income | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Aggressive | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Index | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

 |

**Section 3(b) – IF YOU ARE RETIRED OR HAVE RESIGNED FROM THE SPONSOR**

You are entitled to withdraw *part* or *all* of your Account.

Date of Retirement: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date of Resignation: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Enter the amount(s) to be withdrawn by choosing ***one*** of the three options below:

*(After you make the election below, see Section 4 below for payment options.)*

|  |  |
| --- | --- |
| [ ]  | **FULL WITHDRAWAL**Withdraw my Total Account, and close my Account. |
| [ ]  | **PARTIAL WITHDRAWAL**Withdraw $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, taken from my Fund investments proportionally based on current value. |
| [ ]  | **PARTIAL WITHDRAWAL**Withdraw the following amounts from each of the designated Funds:

|  |  |
| --- | --- |
| **Fund** |  **Amount** |
| Value | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Income | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Aggressive | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Index | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

 |

**Section 4 - Payment Options**

Make payment as follows:

*For checks made payable directly to you (i.e., not a rollover), fill out Section 4(a).*

*For checks made payable to a financial institution on your behalf for a rollover, fill out Section 4(b).*

*If you are having one check made payable directly to you,* ***and*** *one check made payable to a financial institution on your behalf for a rollover, fill out both Sections 4(a) and 4(b).*

|  |
| --- |
| **Section 4(a) – Payment Directly to Me** *(check made out to me directly)* |
| Choose ***One***:* Will Pick Up
* Deposit to Credit Union: Acct. No.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Share Savings Checking PSA/Money Market Account* Mail to Home Address
* Mail to Financial Institution: Acct. No.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name and Mailing Address of Financial Institution (including any other designating information): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

|  |
| --- |
| **Section 4(b) – Rollover to IRS-Qualified Retirement Plan** *(check mailed directly to financial institution)* |
| Choose ***one*** of the following for my rollover payment(s):* Send one check representing the entire rollover amount (contributions plus taxable portion) to the **first** financial institution filled out below.
* Send two checks, the **first** check representing my after-tax, non-taxable contributions rollover amount to the **first** financial institution filled out below, and the **second** check representing my taxable portion rollover amount to the **second** financial institution filled out below.
* Send two checks, the first check *directly to me as specified in Section 4(a) above, representing all of my cash contributions which I am not rolling over*, and the **second** check *representing my taxable portion rollover amount* to the **first** financial institution filled out below.

**First** Financial InstitutionMake Check Payable to: IRA\* or Other Retirement Account Number\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **(\**Please check here □ if this is a ROTH IRA account*)**Name and Mailing Address of Financial Institution (including any other designating information):\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*If your plan or institution has given you a form that* ***must accompany the check****, attach the completed form and it will be forwarded to the institution together with the distribution check.***Second** Financial InstitutionMake Check Payable to: IRA\* or Other Retirement Account Number\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **(\**Please check here □ if this is a ROTH IRA account*)**Name and Mailing Address of Financial Institution (including any other designating information):\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*If your plan or institution has given you a form that* ***must accompany the check****, attach the completed form and it will be forwarded to the institution together with the distribution check*. |

**Section 5 – Signature of Plan Participant**

I hereby consent to, and request payment from, The Plan in the manner indicated.

I certify that all information provided by me is true and accurate, and I agree to submit additional information if requested by the Plan Administrator or the Plan. I have received and read the IRS Special Tax Notice attached to this form.

All decisions regarding this distribution are my own. I expressly assume the responsibility for any adverse consequences which may result from this distribution, and I agree that the Plan and the Plan Administrator shall in no way be responsible for those consequences. *I attest that no tax advice has been given to me by either the Plan or the Plan Administrator.*

I authorize the Plan Administrator to distribute funds from my individual Plan account according to the elections made by me on this form and certify that:

(1) Under penalties of perjury, I declare that I have reviewed my elections on this form and, to the best of my knowledge and belief, they are true, correct, and complete; and

(2) the Plan and the Plan Administrator may rely on my elections and certifications without further investigation or inquiry.

I certify that my Taxpayer Identification Number shown on Section 1 of this form is correct.

I acknowledge and agree that if any check issued by the Plan pursuant to my withdrawal request is returned by a financial institution because of incomplete or incorrect information provided by me on this form, *I will be responsible for reimbursing the Plan for any stop payment and reissuance fees associated with the returned checks.*

Signature of Plan Participant Today’s Date *(mm/dd/yyyy)*

Print Name

**SPECIAL TAX NOTICE**

You are receiving this notice because all or a portion of a payment you are receiving from the The Plan is eligible to be rolled over to an IRA or an employer plan. This notice (which is based on an IRS safe harbor notice) is intended to help you decide whether to do such a rollover.

**We do not provide tax advice. Accordingly, you are urged to consult with your own tax and financial advisor before making any decisions.**

**GENERAL INFORMATION ABOUT ROLLOVERS**

**How can a rollover affect my taxes?**

You will be taxed on a taxable payment from the Plan if you do not roll it over. If you are under age 59½ and do not do a rollover, you will also have to pay a 10% additional income tax on early distributions (generally, distributions made before age 59½), unless an exception applies. However, if you do a rollover, you will not have to pay tax until you receive payments later and the 10% additional income tax will not apply if those payments are made after you are age 59½ (or if an exception to the 10% additional income tax applies).

**What types of retirement accounts and plans may accept my rollover?**

You may roll over the payment to either an IRA (an individual retirement account or individual retirement annuity) or an employer plan (a tax-qualified plan, section 403(b) plan, or governmental section 457(b) plan) that will accept the rollover. (Since your distribution will be comprised in part of after-tax contributions, be sure to find out if the plan will accept after-tax contributions.) The rules of the IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the IRA or employer plan (for example, IRAs are not subject to spousal consent rules, and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

**How do I do a rollover?**

 There are two ways to do a rollover. You can do either a direct rollover or a 60-day rollover.

If you do a direct rollover, the Plan will make the payment directly to your IRA or an employer plan. You should contact the IRA sponsor or the administrator of the employer plan for information on how to do a direct rollover.

If you do not do a direct rollover, you may still do a rollover by making a deposit into an IRA or eligible employer plan that will accept it. Generally, you will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, the Plan is required to withhold 20% of the taxable portion of the payment for federal income taxes (up to the amount of cash and property received). This means that, in order to roll over the entire payment in a 60-day rollover, you must use other funds to make up for the 20% withheld. If you do not roll over the entire amount of the payment, the taxable portion of your distribution that is not rolled over will be taxed and will be subject to the 10% additional income tax on early distributions if you are under age 59 ½ (unless an exception applies).

**How much may I roll over?**

If you wish to do a rollover, you may roll over all or part of the amount eligible for rollover. Any payment from the Plan is eligible for rollover, except:

• Certain payments spread over a period of at least 10 years or over your life or life expectancy (or the joint lives or joint life expectancies of you and your beneficiary);

• Required minimum distributions (“RMDs”) after age 70-1/2 (if you were born before July 1, 1949), after age 72 (if you were born after June 30, 1949), or after death. (For the 2020 plan year, RMDs have been waived. Any amount that you receive that would have been a 2020 RMD may be rolled over.)

• Corrective distributions of contributions that exceed tax law limitations;

The Plan administrator or the payor can tell you what portion of a payment is eligible for rollover.

**If I don't do a rollover, will I have to pay the 10% additional income tax on early distributions?**

 If you are under age 59½, you will have to pay the 10% additional income tax on early distributions for any payment from the Plan (including amounts withheld for income tax) that you do not roll over, unless one of the exceptions listed below applies. This tax applies to the part of the distribution that you must include in income and is in addition to the regular income tax on the payment not rolled over.

The 10% additional income tax does not apply to the following payments from the Plan:

• Payments made after you separate from service if you will be at least age 55 in the year of the separation;

• Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the joint lives or joint life expectancies of you and your beneficiary);

• Payments made due to disability;

• Payments after your death;

• Corrective distributions of contributions that exceed tax law limitations;

• Payments made directly to the government to satisfy a federal tax levy;

• Payments made under a qualified domestic relations order (QDRO);

• Payments of up to $5,000 made to you from a defined contribution plan if the payment is a qualified birth or adoption distribution;

• Payments up to the amount of your deductible medical expenses (without regard to whether you itemize deductions for the taxable year);

• Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001 for more than 179 days;

• Payments excepted from the additional income tax by federal legislation relating to certain emergencies and disasters; and

**If I do a rollover to an IRA, will the 10% additional income tax apply to early distributions from the IRA?**

If you receive a payment from an IRA when you are under age 59½, you will have to pay the 10% additional income tax on early distributions on the part of the distribution that you must include in income, unless an exception applies. In general, the exceptions to the 10% additional income tax for early distributions from an IRA are the same as the exceptions listed above for early distributions from a plan. However, there are a few differences for payments from an IRA, including:

• The exception for payments made after you separate from service if you will be at least age 55 in the year of the separation does not apply;

• The exception for qualified domestic relations orders (QDROs) does not apply (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA of a spouse or former spouse); and

• The exception for payments made at least annually in equal or close to equal amounts over a specified period applies without regard to whether you have had a separation from service.

Additional exceptions apply for payments from an IRA, including:

• Payments for qualified higher education expenses;

• Payments up to $10,000 used in a qualified first-time home purchase; and

• Payments for health insurance premiums after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status).

**Will I owe State income taxes?**

This notice does not address any State or local income tax rules (including withholding rules).

**SPECIAL RULES AND OPTIONS**

**If your payment includes after-tax contributions**

After-tax contributions included in a payment are not taxed. If you receive a partial payment of your total benefit, an allocable portion of your after-tax contributions is included in the payment, so you cannot take a payment of only after-tax contributions. In addition, special rules apply when you do a rollover, as described below.

You may roll over to an IRA a payment that includes after-tax contributions through either a direct rollover or a 60-day rollover. You must keep track of the aggregate amount of the after-tax contributions in all of your IRAs (in order to determine your taxable income for later payments from the IRAs). If you do a direct rollover of only a portion of the amount paid from the Plan and at the same time the rest is paid to you, the portion rolled over consists first of the amount that would be taxable if not rolled over. For example, assume you are receiving a distribution of $12,000, of which $2,000 is after-tax contributions. In this case, if you directly roll over $10,000 to an IRA that is not a Roth IRA, no amount is taxable because the $2,000 amount not rolled over is treated as being after-tax contributions. If you do a direct rollover of the entire amount paid from the Plan to two or more destinations at the same time, you can choose which destination receives the after-tax contributions.

Similarly, if you do a 60-day rollover to an IRA of only a portion of a payment made to you, the portion rolled over consists first of the amount that would be taxable if not rolled over. For example, assume you are receiving a distribution of $12,000, of which $2,000 is after-tax contributions, and no part of the distribution is directly rolled over. In this case, if you roll over $10,000 to an IRA that is not a Roth IRA in a 60-day rollover, no amount is taxable because the $2,000 amount not rolled over is treated as being after-tax contributions.

You may roll over to an employer plan all of a payment that includes after-tax contributions, but only through a direct rollover (and only if the receiving plan separately accounts for after-tax contributions and is not a governmental section 457(b) plan). You can do a 60-day rollover to an employer plan of part of a payment that includes after-tax contributions, but only up to the amount of the payment that would be taxable if not rolled over.

 **If you miss the 60-day rollover deadline**

Generally, the 60-day rollover deadline cannot be extended. However, the IRS has the limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline. Under certain circumstances, you may claim eligibility for a waiver of the 60-day rollover deadline by making a written self-certification. Otherwise, to apply for a waiver from the IRS, you must file a private letter ruling request with the IRS. Private letter ruling requests require the payment of a nonrefundable user fee. For more information, see IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*.

**If you were born on or before January 1, 1936**

If you were born on or before January 1, 1936 and receive a lump sum distribution that you do not roll over, special rules for calculating the amount of the tax on the payment might apply to you. For more information, see IRS Publication 575, *Pension and Annuity Income*.

**If you roll over your payment to a Roth IRA**

If you roll over a payment from the Plan to a Roth IRA, a special rule applies under which the amount of the payment rolled over (reduced by any after-tax amounts) will be taxed. In general, the 10% additional income tax on early distributions will not apply. However, if you take the amount rolled over out of the Roth IRA within the 5-year period that begins on January 1 of the year of the rollover, the 10% additional income tax will apply (unless an exception applies).

If you roll over the payment to a Roth IRA, later payments from the Roth IRA that are qualified distributions will not be taxed (including earnings after the rollover). A qualified distribution from a Roth IRA is a payment made after you are age 59½ (or after your death or disability, or as a qualified first-time homebuyer distribution of up to $10,000) and after you have had a Roth IRA for at least 5 years. In applying this 5-year rule, you count from January 1 of the year for which your first contribution was made to a Roth IRA. Payments from the Roth IRA that are not qualified distributions will be taxed to the extent of earnings after the rollover, including the 10% additional income tax on early distributions (unless an exception applies). You do not have to take required minimum distributions from a Roth IRA during your lifetime. For more information, see IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)* and IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*.

**If you are not a Plan participant**

Payments after death of the participant. If you receive a distribution after the participant's death that you do not roll over, the distribution generally will be taxed in the same manner described elsewhere in this notice. However, the special rule described under the section "If you were born on or before January 1, 1936" applies only if the deceased participant was born on or before January 1, 1936.

**If you are a surviving spouse**. If you receive a payment from the Plan as the surviving spouse of a deceased participant, you have the same rollover options that the participant would have had, as described elsewhere in this notice. In addition, if you choose to do a rollover to an IRA, you may treat the IRA as your own or as an inherited IRA.

An IRA you treat as your own is treated like any other IRA of yours, so that payments made to you before you are age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies) and required minimum distributions from your IRA do not have to start until after you are age 70½ (if you were born before July 1, 1949) or age 72 (if you were born after June 30, 1949).

If you treat the IRA as an inherited IRA, payments from the IRA will not be subject to the 10% additional income tax on early distributions. However, if the participant had started taking required minimum distributions, you will have to receive required minimum distributions from the inherited IRA. If the participant had not started taking required minimum distributions from the Plan, you will not have to start receiving required minimum distributions from the inherited IRA until the year the participant would have been age 70½ (if the participant was born before July 1, 1949) or age 72 (if the participant was born after June 30, 1949).

**If you are a surviving beneficiary other than a spouse**. If you receive a payment from the Plan because of the participant's death and you are a designated beneficiary other than a surviving spouse, the only rollover option you have is to do a direct rollover to an inherited IRA. Payments from the inherited IRA will not be subject to the 10% additional income tax on early distributions. You will have to receive required minimum distributions from the inherited IRA.

Payments under a QDRO. If you are the spouse or former spouse of the participant who receives a payment from the Plan under a QDRO, you generally have the same options and the same tax treatment that the participant would have (for example, you may roll over the payment to your own IRA or an eligible employer plan that will accept it). However, payments under the QDRO will not be subject to the 10% additional income tax on early distributions.

**If you are a nonresident alien**

If you are a nonresident alien and you do not do a direct rollover to a U.S. IRA or U.S. employer plan, instead of withholding 20%, the Plan is generally required to withhold 30% of the payment for federal income taxes. If the amount withheld exceeds the amount of tax you owe (as may happen if you do a 60-day rollover), you may request an income tax refund by filing Form 1040NR and attaching your Form 1042-S. See Form W-8BEN for claiming that you are entitled to a reduced rate of withholding under an income tax treaty. For more information, see also IRS Publication 519, *U.S. Tax Guide for Aliens*, and IRS Publication 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*.

**Other special rules**

If your payments for the year are less than $200 (not including payments from a designated Roth account in the Plan), the Plan is not required to allow you to do a direct rollover and is not required to withhold federal income taxes. However, you may do a 60-day rollover.

You may have special rollover rights if you recently served in the U.S. Armed Forces. For more information on special rollover rights related to the U.S. Armed Forces, see IRS Publication 3, *Armed Forces' Tax Guide*. You also may have special rollover rights if you were affected by a federally declared disaster (or similar event), or if you received a distribution on account of a disaster. For more information on special rollover rights related to disaster relief, see the IRS website at www.irs.gov.

**FOR MORE INFORMATION**

You may wish to consult with the Plan administrator or payor, or a professional tax advisor, before taking a payment from the Plan. Also, you can find more detailed information on the federal tax treatment of payments from employer plans in: IRS Publication 575, *Pension and Annuity Income*; IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*; IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*; and IRS Publication 571, *Tax-Sheltered Annuity Plans (403(b) Plans)*. These publications are available from a local IRS office, on the web at www.irs.gov, or by calling 1-800-TAX-FORM.