



## REQUEST FOR DISTRIBUTION INSTRUCTIONS

### DISTRIBUTIONS FROM THE PLAN

Generally, participants may not take a distribution from the Plan until a distributable event occurs. The events vary depending on the type of Plan and the provisions of the Plan Document. Typically, the occurrence of a distributable event does not mean that the Plan Administrator will automatically pay out a participant's vested accrued balance. In fact, except for certain limited circumstances, a Plan Administrator may not pay out a participant's vested accrued balance without the consent of the participant and the participant's spouse.

There are four basic distributable events: Termination of Employment, Death of a Participant, Permanent Disability and Retirement. There are other circumstances in which money can be withdrawn from a Plan. When allowed by the Plan, participants may request a distribution of employee voluntary after-tax contributions or a distribution for financial hardship reasons, attainment of a specified age (generally 59½ or later) or the Plan's early retirement age.

Penalties and applicable federal tax withholding will apply to distributions and mandatory state withholding may also apply.

### NOTICE

Participants must be given at least 30 days to consider their distribution options. The participant may elect (with applicable spousal consent) to begin distributions before 30 days have elapsed, as long as the distribution begins more than 7 days after the explanation of benefits was provided. If 180 days passes from when the participant signed the election form and when the distribution is being processed, the participant must submit a new election form.

If the participant does not respond within a reasonable amount of time, depending on the election made in the Plan Document for involuntary cash-outs, one of the following rules may apply:

- Vested Account Balances of \$1,000 or Less: The Plan may automatically request a lump sum distribution be paid to the participant or a rollover to an IRA that is chosen by the Plan Administrator.
- Vested Account Balance greater than \$1,000 but less than \$5,000: The Plan may automatically rollover the participants vested account balance to an IRA chosen by the Plan Administrator.
- Vested Account Balances of \$5,000 or more: The participant must consent to the distribution.
- No Mandatory Distribution: The participant must consent to the distribution regardless of the vested account balance.

### PLAN ADMINISTRATOR PROCEDURE

The distribution process for the Plan Administrator begins by forwarding all the necessary distribution information to the participant for completion. (Please see the Request for Distribution Checklist for a detailed list.)

Upon receipt of the completed paperwork and distribution processing fee from the participant, review the form to verify that the participant fully completed their sections of the form and complete the following Plan Administrator sections of the Request for Distribution Form:

- **SECTION 1: DISTRIBUTION PROCESSING FEE**  
Complete this section prior to the participant receiving the form.
- **SECTION 5: VESTING**
- **SECTION 6: ADDITIONAL CONTRIBUTIONS**  
This section is used for contributions that have been deducted from the participant's pay or are due to the participant's account that have not yet been forwarded to the investment manager. If there are additional contributions that need to be included in the calculation of the participant's Vested Account Balance, list them in this section. The Employer will be billed for all additional distributions required for a participant due to the failure of the Plan Administrator to complete this section accurately and completely.

- **SECTION 11: REQUIRED SIGNATURES**

The form must be signed by the Plan Administrator and the participant. In addition, if the participant is married and the Plan has annuity provisions, the participant's spouse must sign the form. The spouse's signature must be witnessed by the Plan Administrator or a Notary Public.

After reviewing the form and completing the necessary sections, the form, processing fee (if applicable) and any applicable rollover paperwork mail it to The Retirement Advantage, Inc. for processing.

**PAPERWORK TO KEEP ON FILE:**

It is the responsibility of the Plan Administrator to keep proper documentation for all distributions. Many Plan Administrators choose to maintain distribution files by keeping a copy of the original distribution form, a copy of the distribution check and any correspondence regarding the distribution.

**For death distributions**, the Plan Administrator and The Retirement Advantage, Inc. will each need a certified copy of the death certificate and the beneficiary designation form. These items along with the completed Request for Distribution Form need to be forwarded to The Retirement Advantage, Inc.

**For permanent disability distributions**, the participant must be unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or which has lasted, or can be expected to last, for a continuous period of not less than 12 months. The Plan Administrator will need documentation of the disability from the attending physician. This documentation needs to be forwarded to The Retirement Advantage, Inc. as well.

**For hardship withdrawals**, the Plan Administrator will need proper documentation to support the financial need. This should **not** be forwarded to The Retirement Advantage, Inc.

**NOTE:**

If you have any questions concerning a participant distribution, contact The Retirement Advantage, Inc. before the distribution is initiated. Failure to follow the proper procedures could result in adverse tax consequences for the participant and possible tax disqualification or penalties for the Plan.

<b>PARTICIPANT PROCEDURE</b>
------------------------------

Review the Special Tax Notice and complete the following participant sections of the Request for Distribution Form:

- **PARTICIPANT INFORMATION**

- **Citizenship** – for Nonresident Aliens please provide a Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for U.S Tax Withholding) with an original signature as documentation of your foreign tax status. Without valid tax documentation it may be required to withhold taxes at the maximum nonresident alien (NRA) withholding rate of 30%. You may obtain a Form W-8BEN by downloading the form from the IRS website a [www.irs.gov](http://www.irs.gov).

- **SECTION 1: DISTRIBUTION PROCESSING FEE**

Indicate the type of payment that will be made.

- **SECTION 2: REASON FOR WITHDRAWAL**

Indicate the reason for the distribution from the Plan. Not all Plans allow for in-service withdrawals, and the availability of the option selected will be verified with the Plan Document.

- **SECTION 3: ALTERNATE PAYEE OR BENEFICIARY INFORMATION**

Complete this section only if you are an alternate payee requesting a withdrawal pursuant to the terms of a Qualified Domestic Relations Order or if you are a beneficiary requesting a withdrawal due to the death of a participant. In the case of a distribution pursuant to a Qualified Domestic Relations Order, funds will only be available for withdrawal if the Plan Administrator determines that the Domestic Relations Order is qualified and if the order contains provisions for the withdrawal.

- **SECTION 4: WITHDRAWAL ELECTION**

Complete this section only if you are requesting a hardship (see "Hardship Withdrawal Restrictions" section of this form), pre-retirement withdrawal or after-tax distribution.

- **SECTION 7: BENEFIT ELECTION**

When requesting a distribution, you have several options regarding the payment of the distribution. Please review the Special Tax Notice included with these instructions for an explanation of the tax consequences of your benefit election. For all complete distributions, the distribution will be calculated from the participant's entire Vested Account Balance as of the date of the withdrawal. If the participant has a Plan loan when the distribution paperwork is received by The Retirement Advantage, Inc., the loan balance will be considered a

taxable portion of the distribution, and the loan obligation will be completely satisfied. For the remaining Vested Account Balance, you have the following choices:

- **Paid to Me** – If you are electing a hardship withdrawal, this is your only option. Any portion of the payment that qualifies as an eligible rollover distribution is required by law to have 20% withheld and forwarded to the IRS as income tax withholding. However, for Vested Account Balances of less than \$200, there will not be a 20% deduction from the distribution for income tax withholding, even though the distribution may qualify as an eligible rollover distribution.
- **Paid to Me and Direct Rollover** – You must indicate the amount of the distribution that should be made as a “Paid to Me” distribution. The remainder will be made as a “Direct Rollover” distribution to an Individual Retirement Account (IRA) or qualified Plan. The direct rollover amount must be for at least \$500.
- **Direct Rollover** – The portion that qualifies as an eligible rollover distribution will be made in the form of a direct rollover to the Individual Retirement Account (IRA) or qualified Plan as indicated on the Request for Distribution Form. If the participant’s Vested Account Balance is less than \$200 and this election is made, The Retirement Advantage, Inc. will handle this distribution as a “Paid to Me” election. Any portion of the distribution that is not an eligible rollover distribution will be paid to you. Please do not forward your IRA set-up forms to TRA as it is not our policy to forward the form onto the IRA institution.
- **SECTION 8: ELECTRONIC FUND TRANSFERS**  
Electronic fund transfers are only allowed for plans with Guardian of amounts greater than \$5,000, Hartford, ING, John Hancock and Nationwide. If you have assets with one of these investment managers and you want your funds electronically transferred, complete this section. In addition, you will need to submit a copy of a voided check. If this section is not fully completed, a check will be issued. Please note that mandatory federal and state withholding applies to EFT’s.
- **SECTION 9: BENEFIT ELECTION FOR NON-SPOUSAL BENEFICIARY**  
Rollovers into an Inherited IRA must be a direct Trustee to Trustee transfer.
- **SECTION 10: PLAN LIFE INSURANCE ELECTION**  
Complete this section for all distributions. If life insurance is not an option in the Plan, please select “not applicable” and indicate the reason. If the participant has life insurance in the Plan, indicate how the policy is to be handled.
- **SECTION 11: REQUIRED SIGNATURES**  
The form must be signed by the participant, and if the participant is married, the participant’s spouse must also sign the form. The spouse’s signature must be witnessed by the Plan Administrator or a Notary Public.

## HARDSHIP WITHDRAWAL RESTRICTIONS

Hardship withdrawals are subject to the approval of the Plan Administrator based on the documentation submitted with the withdrawal request. Withdrawals from a participant’s deferral account will not include any gains after January 1, 1989. By signing the application for a hardship withdrawal, the participant is agreeing that:

1. The reason for the hardship is one of the Internal Revenue Service safe harbor expenditures listed on The Retirement Advantage, Inc. Request for Distribution Form;
2. The distribution is requested on account of an immediate and heavy financial need (even if foreseeable or voluntarily incurred) and the amount requested is necessary to satisfy the need;
3. ALL of the following requirements are satisfied:
  - The distribution is not in excess of the amount of the need (the amount may include federal, state, or local income taxes or penalties reasonably anticipated to result from this distribution);
  - The participant has obtained all other distributions or loans (to the extent the loan would not increase the hardship) currently available under all Plans maintained by the Employer;
  - The participant must suspend making all contributions to the Plan and all other Plans maintained by the Employer for a period of at least 6 months after receipt of this hardship distribution. The term “all other Plans maintained by the Employer” means all qualified and non-qualified Plans of deferred compensation maintained by the Employer, except for the participant’s mandatory contribution portion of a Defined Benefit Pension Plan or a Health and Welfare Plan
4. The participant will provide the Plan Administrator with the proper documentation to support the need for the hardship withdrawal as well as the amount being requested.
5. If the participant has a Plan loan, after-tax loan payments through payroll deduction will continue until the loan obligation is satisfied.

## QUALIFIED JOINT AND SURVIVOR ANNUITY BENEFITS

If the Plan contains annuity provisions, the participant's distribution must be made in the form of an annuity unless the participant elects to receive the benefit in an alternate form. If the participant is married, the participant's spouse must consent to the election.

If you are married, the qualified annuity benefit is a joint and survivor annuity. A joint and survivor annuity is a level monthly payment for your life and, if your spouse survives you, a level monthly payment for your spouse equal to the percentage you elect of the monthly amount payable during your joint lives.

If you are not married, the qualified annuity benefit is a life annuity. A life annuity is a level monthly payment for your lifetime, with the monthly payments stopping upon your death.

These payments are guaranteed for your lifetime and, if you are married, your spouse's lifetime.

The qualified annuity benefit will be satisfied by using your Vested Account Balance to purchase an annuity contract from an insurance company. The contract will be distributed to you as evidence of your right to receive the annuity payments from the insurance company. The actual level monthly payments made under the annuity contract will depend on the annuity purchase rates used by the insurance company, your age and, if you are married, your spouse's age at the time the distribution begins, and the amount of your Vested Account Balance at the time the annuity contract is purchased. Your account will be charged for the cost incurred incident to the purchase of the annuity contract.

To determine the approximate level monthly payments you will receive under the qualified annuity benefit as of the proposed distribution date, divide your Vested Account Balance by the annuity factor below which most closely approximates your situation. Determine your age and your spouse's age (if you are married) as of the birth date nearest the proposed distribution date. If none of the examples closely approximates your situation, you may obtain a more accurate factor from the Plan Administrator. The Plan Administrator, upon request, will provide a more precise calculation.

**Annuity Factor Table**

Married Participant's Age	Spouse's Age	Annuity Factor	Unmarried Participant's Age	Annuity Factor
50	45	165.14	50	153.16
50	50	162.90	52	148.45
50	55	160.77	54	143.49
55	50	154.65	55	140.93
55	55	151.88	57	135.59
55	60	149.29	59	130.02
60	55	142.40	60	127.15
60	60	139.06	61	124.23
60	65	136.00	62	121.26
65	60	128.50	63	118.25
65	65	124.59	64	115.21
65	70	121.16	65	112.14
70	65	113.43	66	109.07
70	70	109.09	68	102.91
70	75	105.32	70	96.69

**Note:** We have based these annuity factors on the UP - 1984 mortality tables, assuming a 6% interest rate. The insurance company from which the Trustee purchases the annuity contract may use different factors. Different factors will produce a different monthly payment.

The quotient of your annuity factor divided into your Vested Account Balance represents the approximate monthly payment you will receive during your lifetime if you elect to commence distribution on the proposed distribution date. If you are married, one-half of the quotient represents the approximate monthly payment your spouse will receive after your death, if your spouse survives you. For example, if you and your spouse both are 65 and your Vested Account Balance is \$10,000, your approximate monthly payment is \$80.26 [ $\$10,000/124.59$ ] and, if your spouse survives you, the approximate monthly payment to your surviving spouse is \$40.13. If you are unmarried, age 65, and your nonforfeitable account balance is \$10,000, your approximate lifetime monthly payment is \$89.17 [ $\$10,000/112.14$ ]. **These approximate monthly payments are only estimates. The Plan Administrator, upon request, will provide a more precise calculation.**

## PROCESSING

Upon receipt of the completed Request for Distribution form and processing fee (if applicable), The Retirement Advantage, Inc. will review the form and request the distribution from the investment manager. The participant will receive a check from the investment manager or Employer, and an IRS Form 1099-R will be mailed to the participant at the address listed on the distribution form by January 31st of the year following the distribution. Processing time may vary; however, the participant will normally receive the distribution within 30 days after The Retirement Advantage, Inc. receives **completed** distribution paperwork.

## Stewart & Tate Employees Profit Sharing Plan Annual Participant and Beneficiary Disclosure Statement

### Plan-Level Service Fees:

The Plan Sponsor compensates The Retirement Advantage, Inc. (TRA) for various annual plan administrative expenses including but not limited to: coverage and non-discrimination testing, monitoring deferral limits, allocating contributions and forfeitures, preparing Plan Amendments and government forms and consulting. The cost for these services fluctuates annually based on a variety of factors.

To the extent these fees are not assessed against forfeitures, paid by the Plan Sponsor or reimbursed by a third party, the Plan may assess these fees against participant accounts, either in proportion to each account balance (i.e., participants with larger account balances pay more of the fee) or as a uniform fee against each participant's account. Any fees assessed against your account will appear on your quarterly statement or notice.

### Individual Service Fees:

In addition to overall plan-level administrative fees, there may be individual service fees associated with optional features offered by your plan. These service fees may be paid directly by you to TRA or assessed against your individual account. For example, you may be assessed a processing fee if you request a loan or a distribution.

For periodic distributions such as Required Minimum Distributions, partial withdrawals or installments, an individual service fee will be assessed each time an amount is distributed.

The following individual service fees may apply to your plan:

SERVICE	AMOUNT
Termination Distribution	\$80 per distribution
In-Service Distribution (if available)	\$80 per distribution
Death, Disability or Retirement Distribution	\$80 per distribution
Hardship Distribution (if available)	\$125 per distribution
Required Minimum Distribution	\$125 per distribution
Domestic Relations Order Review	\$200 per review
Qualified Domestic Relations Order Distribution	\$200 per distribution
Preliminary Loan Calculations (if available)	\$50 per calculation
Loan Set-up/Refinancing (if available and if tracked by TRA)	\$250 per request
Loan Re-amortization (if available)	\$50 per request
Loan Default Distribution (if applicable)	\$175 per request
Form 1099-R Preparation (if applicable)	\$50 per request
Additional Payouts	\$35 per request
Rush Processing	\$50 per request

If you have questions regarding this disclosure statement, please contact your Plan Sponsor.

*The items outlined above are representative of the fees assessed by The Retirement Advantage, Inc. in its capacity as the third party administrator for the Plan. The TRA fee information outlined herein supersedes any information that may be reported by other sources.*





- Normal Processing  
 RUSH Processing (Additional \$60 Fee applies except for QDRO)

## REQUEST FOR DISTRIBUTION

**Note:** Time sensitive material. Please complete this form carefully. Missing information may delay processing. The Request for Distribution Form Instructions and the Special Tax Notice should be reviewed prior to completing this form.

**Plan/Company Name:** \_\_\_\_\_

**Participant Name:** \_\_\_\_\_  
Print or Type Complete Legal Name – First, MI, Last

**Social Security #:** \_\_\_\_\_ **Date of Birth:** \_\_\_\_\_ **Date of Hire:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Country:** \_\_\_\_\_ **Zip:** \_\_\_\_\_ **Phone:** \_\_\_\_\_

**Date of Separation from Active Employment (if applicable):** \_\_\_\_\_

**Do you currently have an outstanding loan balance in this plan** Yes  No

**Participant's Spouse:** \_\_\_\_\_ **Social Security #:** \_\_\_\_\_  
Print or Type Complete Legal Name – First, MI, Last

**My benefits are subject to a court order dividing benefits as a result of a dissolution of marriage.** Yes  No

**Citizenship:**  U.S. Citizen  U.S Resident Alien  Nonresident Alien (Please refer to instructions for this choice)

### SECTION 1: TRA DISTRIBUTION PROCESSING FEE

Complete by **PLAN ADMINISTRATOR** and **PARTICIPANT** for **ALL** distributions

**EMPLOYER** – Verify payment responsibility (NOTE: retirement, death & disability are generally billed to the Company): The Participant  **will**  **will not** be responsible for paying the TRA distribution processing fee (if “will not” is checked, TRA will bill the Company). The processing fee is \$ \_\_\_\_\_ (if RUSH add additional \$60 to the processing fee except for QDRO requests).

**PARTICIPANT** - Select the method of payment (if applicable):

- A cashier's check or money order made payable to The Retirement Advantage, Inc. is enclosed.  
 Deduct the processing fee from the distribution proceeds.  
(Subject to investment manager policy – please check with the Plan Administrator before making this election.)

**NOTE:** If payment cannot be deducted from proceeds and no payment is received, TRA will bill the company.

### SECTION 2: REASON FOR WITHDRAWAL

Completed by **PARTICIPANT/ALTERNATE PAYEE/BENEFICIARY** for **ALL** distributions

I would like a withdrawal for the following reason (choose **ONE** of the following):

**Separated from Active Employment (date of separation required above):**

- Termination of Employment** – participant is no longer employed with the Employer for reasons other than death, disability or retirement  
 **Death of a Participant** – attach a certified copy of the death certificate and Beneficiary Designation Form to this form  
 **Permanent Disability** – attach documentation of the disability from the attending physician to this form  
 **Retirement** – participant must have reached the retirement age specified in the Plan Document  
 **Plan Termination** – the Plan has been terminated

**In-Service Withdrawal (to the extent allowed by the Plan Document):**

- Pre-Retirement Withdrawal**  
 **Required Minimum Distribution** (age 70 ½ and older)  
 **Withdrawal of Employee After-Tax Contributions** (no 401(k) deferrals, Roth or employer contributions)  
 **Withdrawal of Rollover Contributions**  
 **QDRO – Qualified Domestic Relations Order** – must be an approved Qualified Domestic Relations Order  
 **Hardship Withdrawal** – Hardship distributions for medical, funeral or education expenses are available to an individual who is named as a Participant's Plan beneficiary, with the Participant paying the applicable tax on the distribution.

I confirm that the reason for the hardship is one of the following and that the amount requested does not exceed the amount of need (choose **ALL** that apply):

- Payment of un-reimbursed deductible medical expenses incurred by me, my spouse, my dependents or my Plan beneficiary.
- Costs directly related to the purchase of my principal residence (does not include making mortgage payments). This requires that the residence be purchased – a renovation or remodeling is not a sufficient reason for this requirement. Furthermore, the residence may not be for a family member or for a second or vacation home, but must be the primary residence of the participant.
- Payments necessary to prevent my eviction from my principal residence or to prevent the foreclosure on the mortgage of my principal residence.
- Payment of post-secondary education tuition, room and board and related educational fees for the next 12 months for me, my spouse, my dependents or my Plan beneficiary.
- Payments for burial or funeral expenses for my deceased parent, my spouse, my dependents or my Plan beneficiary.
- Payment of expenses for the repair of damage to my principal residence that resulted from a natural disaster that would qualify for the casualty deduction under Code Section 165.
- The Plan Administrator has determined an immediate and heavy financial need based on the facts and circumstances (this option available only if the Plan Document does not require that the safe harbor hardship rule be used)

### SECTION 3: ALTERNATE PAYEE OR BENEFICIARY INFORMATION

Completed by **BENEFICIARY/ALTERNATE PAYEE** for Qualified Domestic Relation Order or death distributions **ONLY**

**Alternate Payee or Beneficiary Name:** \_\_\_\_\_

Print or Type Complete Legal Name – First, MI, Last

**Social Security #:** \_\_\_\_\_ **Date of Birth:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Country:** \_\_\_\_\_ **Zip:** \_\_\_\_\_ **Phone:** \_\_\_\_\_

### SECTION 4: WITHDRAWAL ELECTION

Completed by **PARTICIPANT** for hardship, after-tax or pre-retirement distributions **ONLY**

**Hardship or After-Tax Withdrawal:**

As a Participant in the Plan, I hereby apply for a withdrawal in the amount of \$ \_\_\_\_\_ (specify an exact amount; maximum available is only allowed for the purchase of a primary residence) (choose **ONE** of the following):

- Before taxes of 10% have been withheld
- After taxes of 10% have been withheld
- I **DO NOT** want to have taxes withheld from my distribution (to the extent allowed; a portion of the distribution may still be subject to withholding).

**Pre-Retirement Withdrawal:**

As a Participant in the Plan, I request the following:

- A complete distribution – Treat my outstanding Plan loan as follows (choose **ONE** of the following):
  - Not applicable – I do not have a loan
  - Include my Plan loan in my distribution
  - Do not include my Plan loan in my distribution – I will continue to make loan payments
- A partial distribution in the amount of \$ \_\_\_\_\_ (choose **ONE** of the following):
  - Before 20% mandatory federal taxes and any applicable required state taxes have been withheld
  - After the 20% mandatory federal taxes and any applicable required state taxes have been withheld

### SECTION 5: VESTING

Completed by **PLAN ADMINISTRATOR** for non-Plan termination distributions **ONLY**

Is participant 100% vested? Yes  No  If no, complete the rest of this section.

Number of hours participant worked from original date of hire to the end of the **FIRST PLAN YEAR:** \_\_\_\_\_

Number of hours participant worked during **LAST PLAN YEAR** (first day of Plan Year through date of term): \_\_\_\_\_

Other than the first and last years of employment, did participant work **LESS** than 1,000 hours in any Plan Year? Yes  No

If "Yes", please specify the Plan Years in which the Participant worked less than 1,000 hours:  
\_\_\_\_\_

If participant ever terminated prior and was rehired please provide those dates and hours worked in those years:  
\_\_\_\_\_



**SECTION 6: ADDITIONAL CONTRIBUTIONS**  
 Completed by **PLAN ADMINISTRATOR** for **ALL** distributions

Choose **ONE** of the following:

- No Additional Contributions** – The Participant's last contribution for payroll ending \_\_\_\_\_ was deposited on approximately \_\_\_\_\_ Date \_\_\_\_\_ Date
- Additional Contributions** – The additional contributions listed below for the payroll periods ending \_\_\_\_\_ Date \_\_\_\_\_ will be deposited on approximately \_\_\_\_\_ Date \_\_\_\_\_ (*paperwork is held until payroll is deposited*)
- Deferral \$ \_\_\_\_\_ Match \$ \_\_\_\_\_
- Employer \$ \_\_\_\_\_ Loan Payment \$ \_\_\_\_\_

**SECTION 7: BENEFIT ELECTION**  
 Completed by **PARTICIPANT/ALTERNATE PAYEE/SPOUSAL BENEFICIARY** for distributions other than non-spousal distributions **ONLY**

Please make a benefit election below. The availability and compliance of the election you choose will be verified in accordance with the Plan Document and IRS provisions. Please see the Special Tax Notice for information on withholding. It is recommended that you contact the Plan's investment agent or representative regarding your investment options. Note that Roth 401(k) deferral rollovers can only be made to a Roth IRA or a qualified plan with a Roth provision.

- Paid to Me in the Following Form** (choose **ONE** of the following):
- Lump Sum** (If you are electing a hardship withdrawal, Lump Sum is your only option)
    - Total Fed. Withholding \_\_\_\_\_% (Use only for amounts greater than the 20% mandatory withholding)
    - Total State Withholding \_\_\_\_\_% (Subject to State Regulations and/or investment manager policy)
  - Partial Withdrawal** (only if allowed by the Plan Document)
  - Installments** (only if allowed in the Plan Document)
  - Qualified Annuity Benefit** – (only if allowed in the Plan Document)
    - See the Request for Distribution Form Instructions for an explanation of the Qualified Annuity Benefit (choose **ONE** of the following):
    - Joint and 50% Survivor Annuity**
    - Joint and 75% Survivor Annuity**
    - Joint and 100% Survivor Annuity**
- Paid to Me as a Lump Sum and Direct Rollover** - Complete rollover information below\*
- Amount to be paid to me is \$ \_\_\_\_\_, with the remainder (at least \$500) to be rolled over (choose from of the following):
- Before taxes are withheld
  - After taxes are withheld
  - Total Fed. Withholding \_\_\_\_\_% (Use only for amounts greater than the 20% mandatory withholding)
  - Total State Withholding \_\_\_\_\_% (Subject to State Regulations and/or investment manager policy)
- Direct Rollover** - Complete rollover information below\*
- I am electing a direct rollover from this Plan (distribution amount must be at least \$200) to (choose **ONE** of the following):
- Another qualified Plan
  - Another qualified plan with a Roth option for Roth 401(k) deferral rollovers
  - An IRA (Do not forward IRA set-up forms to TRA)
  - A Roth IRA (Do not forward IRA set-up forms to TRA)

\***Rollover Information:** (unless otherwise directed by the Plan's investment manager, rollover checks will be sent directly to the participant)

**Name of IRA or Qualified Plan:** \_\_\_\_\_

**Name of Roth IRA or Qualified Plan with Roth:** \_\_\_\_\_

**Make Check Payable To:** \_\_\_\_\_

**Account Number:** \_\_\_\_\_ **Contact Person:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **ZIP:** \_\_\_\_\_ **Phone:** \_\_\_\_\_

## SECTION 8: ELECTRONIC FUND TRANSFER

Completed by **PARTICIPANT**

*Only offered for plans with Guardian (greater than \$5,000), Hartford, ING, John Hancock, Nationwide and Verisight  
Please submit a copy of a voided check for all EFT requests  
Please note that mandatory federal and state withholding applies to EFT's.*

Account # \_\_\_\_\_ Routing # \_\_\_\_\_

Exact name as it appears on bank account \_\_\_\_\_  
(Participant must be single or joint owner of account)

Bank Account Type:  Checking  Savings

Bank Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Country: \_\_\_\_\_ Zip: \_\_\_\_\_ Phone: \_\_\_\_\_

If this section is not fully completed, a check will be issued.

## SECTION 9: BENEFIT ELECTION FOR NON-SPOUSAL BENEFICIARIES

Completed by **NON-SPOUSAL BENEFICIARIES** for non-spousal beneficiary distributions **ONLY**

Please make a benefit election below. The availability and compliance of the election you choose will be verified in accordance with the Plan Document and IRS provisions. Please see the Special Tax Notice for information on withholding. It is recommended that you contact the Plan's investment agent or representative regarding your investment options.

**Lump Sum Payment of the Death Benefit** (choose **ONE** of the following):

- Total Fed. Withholding \_\_\_\_\_% (Use only for amounts greater than the 20% mandatory withholding)
- Total State Withholding \_\_\_\_\_% (Subject to State Regulations and/or investment manager policy)

**Paid to Me as a Lump Sum and Direct Rollover** – Complete rollover information below

Amount to be paid to me is \$ \_\_\_\_\_, with the remainder (at least \$500) to be rolled over (choose **ONE** of the following):

- Before taxes are withheld
- After taxes are withheld
- Total Fed. Withholding \_\_\_\_\_% (Use only for amounts greater than the 20% mandatory withholding)
- Total State Withholding \_\_\_\_\_% (Subject to State Regulations and/or investment manager policy)

**Direct Rollover to Inherited IRA** – Complete rollover information below

**Rollover Information:** (Rollovers into an Inherited IRA must be a direct Trustee to Trustee transfer)

**Name of Inherited IRA:** \_\_\_\_\_

**Name of Inherited Roth IRA (for Roth money):** \_\_\_\_\_

**Make Check Payable To:** \_\_\_\_\_

**Account Number:** \_\_\_\_\_ **Contact Person:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_ **Phone:** \_\_\_\_\_

## SECTION 10: PLAN LIFE INSURANCE ELECTION

Completed by **PARTICIPANT/ALTERNATE PAYEE/BENEFICIARY** for **ALL** distributions

**Not Applicable** (choose **ONE** of the following):

- I do not have life insurance in the Plan
- This is a Qualified Domestic Relations Order distribution
- This is a death distribution – The face value of the policy will be distributed

**Participant Separated from Active Employment** (choose **ONE** of the following):

- Continue policy – Continue the policy by transferring ownership of the policy from the Plan to me. I understand that future premiums will be billed to me.
- Surrender Policy – Surrender the policy for net cash surrender value, combine it with the remainder of my Plan assets and distribute as directed above. I understand that coverage will cease immediately.

- Participant Still Actively Employed** (choose **ONE** of the following):
  - Maintain Existing Policy – Maintain my policy as it currently exists.
  - Continue Policy with no Further Payments – Stop all future premium payments for policy and place on an extended term basis. I understand that the coverage will cease when the premium payments exceed the available cash value
  - Surrender Life Insurance Policy (**NOT** available for hardship distributions) – Surrender the policy for any net cash surrender value, combine it with the remainder of my Plan assets and distribute as directed above. I understand that coverage will cease immediately.
  - Surrender Life Insurance Policy and Combine with other Plan assets – Surrender the policy for any net cash surrender value and combine with the remainder of my Plan assets. I understand that coverage will cease immediately and that if there is a net cash surrender value to my policy at the time of surrender, I will be required to deposit such amount into my Plan account.

**SECTION 11: REQUIRED SIGNATURES**  
Complete for **ALL** distributions

I understand that the investment manager may impose a charge to complete this distribution and/or may restrict the completion of all or a portion of this distribution. I have read and understand the instructions for this form, including the Special Tax Notice. I understand that applicable federal tax withholding will be made and that mandatory state withholding may also apply. I have at least 30 days to consider my payment options. By returning this completed form before the end of the 30-day election period, I am waiving the remainder of the 30 days.

If, following the distribution, but no more than 180 days from the date I executed this Request for Distribution Form, the Plan Administrator determines I am eligible for an additional allocation of earnings, forfeitures or employer contributions, the Plan Administrator will treat this consent to the distribution as applicable to the subsequent allocation and will make a subsequent distribution of such amounts in accordance with this election.

I understand if 180 days has passed since I signed this election form, I will be required to submit a new election form which will restart the time limit described above.

For annuity provisions, if I affirmatively elect a benefit payment option other than the Qualified Annuity Benefit, I have the right to revoke that election until the annuity starting date, or if later, for at least seven days after I receive the Qualified Annuity Benefit Notice (as included in the Request for Distribution Form Instructions). If applicable, I hereby elect to waive the qualified joint and survivor annuity and pre-retirement survivor annuity forms of payment.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid back up withholding.

**Certification required of U.S. persons only (including U.S. citizens or U.S. resident aliens)**  
Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number, and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person or a U.S resident alien (as defined by the IRS instructions for Form W-9)

**Certification Instructions**  
 By checking this box you are admitting you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

This plan is an account held in the United States which means you are not required to provide a code indicating that you are exempt from FATCA reporting.

\_\_\_\_\_  
Participant / Beneficiary / Alternate Payee - Please Print Name

\_\_\_\_\_  
Participant / Beneficiary / Alternate Payee - Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Plan Administrator Name – Please Print Name

\_\_\_\_\_  
Plan Administrator - Signature (Required for ALL Distributions)

\_\_\_\_\_  
Date

If the Plan does not have annuity provisions and/or the participant is not married, please check here:

SPOUSAL CONSENT IS NOT APPLICABLE

**If the Plan has annuity provisions, spousal consent must be given below:**

**Spousal Consent**

I hereby consent to the foregoing election made by my spouse, to have benefits under the Plan paid in the form specified herein. I understand that in consenting to this distribution, I may be reducing or eliminating benefits that I may otherwise be legally entitled to at a later date and that this consent is irrevocable unless my spouse revokes the waiver before benefits begin.

\_\_\_\_\_  
Spouse Signature

\_\_\_\_\_  
Date

Witnessed by:

\_\_\_\_\_  
[ ] Notary Public Signature & Seal **OR** [ ] Plan Administrator Signature

\_\_\_\_\_  
Date

**DID YOU REMEMBER TO...**

- Read the Request for Distribution Form Instructions, Special Tax Notice and Postponement of Distribution Election?
- Include the appropriate processing fee?
- Obtain Participant/Beneficiary/Alternate Payee signature?
- Obtain Spousal consent (if needed)?
- Obtain Plan Administrator signature?
- Have the Plan Administrator complete Section 1, Section 5, Section 6, and Section 11?

**Completed forms can be sent to TRA by fax at (800)459-5815, email at [processing@tra401k.com](mailto:processing@tra401k.com),  
or mailed to 47 Park Place Suite 850, Appleton WI 54914-8233**

## **SPECIAL TAX NOTICE**

### **YOUR ROLLOVER OPTIONS – ROLLOVERS FROM NON-ROTH ACCOUNTS**

You are receiving this notice because all or a portion of a payment you are receiving from your Plan is eligible to be rolled over to an IRA or an employer plan. This notice is intended to help you decide whether to do such a rollover.

This notice describes the rollover rules that apply to payments from the Plan that are not from a designated Roth account (a type of account with special tax rules in some employer plans). If you also receive a payment from a designated Roth account in the Plan, you will be provided a different notice for that payment, and the Administrator or the payor will tell you the amount that is being paid from each account.

Rules that apply to most payments from a plan are described in the "General Information About Rollovers" section. Special rules that only apply in certain circumstances are described in the "Special Rules and Options" section.

### **GENERAL INFORMATION ABOUT ROLLOVERS**

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

You will be taxed on a payment from the Plan if you do not roll it over. If you are under age 59 1/2 and do not do a rollover, you will also have to pay a 10% additional income tax on early distributions (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 59 1/2 (or if an exception applies).

#### **Where may I roll over the payment?**

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. 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, no spousal consent rules apply to IRAs 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. 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 payment for federal income taxes (up to the amount of cash and property received other than employer stock). 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 portion 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 1/2 (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:

- Required minimum distributions after age 70 1/2 (or after death)
- Hardship distributions
- Corrective distributions of contributions that exceed tax law limitations
- Loans treated as deemed distributions (for example, loans in default due to missed payments before your employment ends)

The 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 59 1/2, 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 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 lives or joint life expectancy 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 up to the amount of your deductible medical expenses
- 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

## 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 59 1/2, you will have to pay the 10% additional income tax on early distributions from the IRA, 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:

- There is no exception for payments after separation from service that are made after age 55.
- 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).
- 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.
- There are additional exceptions for (1) payments for qualified higher education expenses, (2) payments up to \$10,000 used in a qualified first-time home purchase, and (3) 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 describe 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 a payment is only part of your 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. However, if you have pre-1987 after-tax contributions maintained in a separate account, a special rule may apply to determine whether the after-tax contributions are included in a payment. 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 directly 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 directly 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.

If you do a 60-day rollover to an IRA of only a portion of the payment made to you, the after-tax contributions are treated as rolled over last. For example, assume you are receiving a complete distribution of your benefit which totals \$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 (but see the section entitled "If you have an outstanding loan that is being offset" for a longer deadline for certain loan offsets). The IRS, however, 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 (or the later deadline for certain loan offsets). There are three ways to obtain a waiver from the IRS: (1) you qualify for an automatic waiver, (2) you self-certify that you met the requirements of a waiver, or (3) you request and receive from the IRS a private letter ruling granting a waiver (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 your payment includes Employer stock that you do not roll over**

If you do not do a rollover, you can apply a special rule to payments of employer stock (or other employer securities) that are either attributable to after-tax contributions or paid in a lump sum after separation from service (or after age 59 1/2, disability, or the Participant's death). Under the special rule, the net unrealized appreciation on the stock will not be taxed when distributed from the Plan and will be taxed at capital gain rates when you sell the stock. Net unrealized appreciation is generally the increase in the value of employer stock after it was acquired by the Plan. If you do a rollover for a payment that includes employer stock (for example, by selling the stock and rolling over the proceeds within 60 days of the payment), the special rule relating to the distributed employer stock will not apply to any subsequent payments from the IRA or employer plan. The Administrator can tell you the amount of any net unrealized appreciation.



## **If you have an outstanding loan that is being offset**

If you have an outstanding loan from the Plan, your Plan benefit may be offset by the amount of the loan, typically when your employment ends. The loan offset amount is treated as a distribution to you at the time of the offset and will be taxed (including the 10% additional income tax on early distributions, unless an exception applies) unless you do a 60-day rollover in the amount of the loan offset to an IRA or employer plan. If, however, a loan offset occurs due to your termination of employment (or due to the termination of the Plan), then instead of 60 days to rollover the loan offset you have until the due date of your Federal individual income tax return (including extensions) for the year in which the plan offsets the loan offset to complete a rollover.

## **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 the payment 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. However, the 10% additional income tax on early distributions will not apply (unless you take the amount rolled over out of the Roth IRA within 5 years, counting from January 1 of the year of the rollover).

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 59 1/2 (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 do a rollover to a designated Roth account in the Plan**

You cannot roll over a distribution to a designated Roth account in another employer's plan. However, you can roll the distribution over into a designated Roth account in the distributing Plan. If you roll over a payment from the Plan to a designated Roth account in the Plan, the amount of the payment rolled over (reduced by any after-tax amounts directly rolled over) will be taxed. However, the 10% additional tax on early distributions will not apply (unless you take the amount rolled over out of the designated Roth account within the 5-year period that begins on January 1 of the year of the rollover).

If you roll over the payment to a designated Roth account in the Plan, later payments from the designated Roth account that are qualified distributions will not be taxed (including earnings after the rollover). A qualified distribution from a designated Roth account is a payment made both after you are age 59 1/2 (or after your death or disability) and after you have had a designated Roth account in the Plan for at least 5 years. In applying this 5-year rule, you count from January 1 of the year your first contribution was made to the designated Roth account. However, if you made a direct rollover to a designated Roth account in the Plan from a designated Roth account in a plan of another employer, the 5-year period begins on January 1 of the year you made the first contribution to the designated Roth account in the Plan or, if earlier, to the designated Roth account in the plan of the other employer. Payments from the designated Roth account 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).

## 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 will generally be taxed in the same manner described elsewhere in this notice. However, the 10% additional income tax on early distributions does not apply, and the special rule described under the section "If you were born on or before January 1, 1936" applies only if the 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 59 1/2 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 70 1/2.

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 70 1/2.

**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 qualified domestic relations order. If you are the spouse or former spouse of the Participant who receives a payment from the Plan under a qualified domestic relations order (QDRO), you generally have the same options 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). 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 for federal income taxes. However, you may do a 60-day rollover.

Unless you elect otherwise, a mandatory cashout of more than \$1,000 (not including payments from a designated Roth account in the Plan) will be directly rolled over to an IRA chosen by the Administrator or the payor. A mandatory cashout is a payment from a plan to a participant made before age 62 (or normal retirement age, if later) and without consent, where the participant's benefit does not exceed \$5,000.

You may have special rollover rights if you recently served in the U.S. Armed Forces. For more information, see IRS Publication 3, Armed Forces' Tax Guide.

## **FOR MORE INFORMATION**

You may wish to consult with the 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