

# Beneficiary Distribution/Election Form

457(b) Governmental, 401, and 403(b)

Plan Authorization Required

Use this form if you want to:

- take a Full Immediate Cash Distribution
- take a Lump Sum Distribution(s) from MassMutual within 5 years of the participant's death
- rollover/transfer from MassMutual to an IRA Provider as an Inherited/Beneficiary IRA
- rollover/transfer from MassMutual to an IRA Provider as an IRA or retirement plan in the Beneficiary's name (Spousal Beneficiary only)
- continue the existing MassMutual account and begin taking RMDs over the life expectancy of the Beneficiary

**Questions?**

Call  
MassMutual's Customer  
Service Center  
1-800-528-9009

Fax  
877-526-2531 or 800-678-8645

Online  
[www.massmutual.com/govnp](http://www.massmutual.com/govnp)

Distributions are subject to the **Required Minimum Distribution (RMD)** rules **that apply when the participant dies** which beneficiaries are obligated to meet. The IRS provides guidelines as to which options are available to a beneficiary depending on whether or not the death of the participant occurred prior to, or on, or after the decedent's **Required Beginning Date (RBD)** for taking a RMD under applicable federal income tax rules. Please refer to the attached *Required Minimum Distributions Overview* for more detail.

Note: You may only defer taking payment from the Plan if the participant died before his or her RBD. You must request payment(s) on or before the IRS deadline for beneficiary RMDs. The death benefit will remain allocated in accordance with the investment elections in the participant's account. If you wish to reallocate the investments in your account, you may call MassMutual's Customer Service Center at 1-800-528-9009 to request a change, **after this request has been processed**. You may not elect a beneficiary or change your beneficiary. Your estate will be named as your irrevocable beneficiary.

Submitting the form:

This form must be separately completed and submitted for each beneficiary. Beneficiaries must submit this form to the Plan Administrator for authorization. Please attach a certified copy of the death certificate to this form if one has not already been submitted.

MassMutual will not process this form until it is received in good order. Please see the *Important Information* Section for information on "Good Order" requirements and definitions of key terms.

**Section A - Plan Information**

Group No.	Plan Name
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**Section B - Deceased Participant Information**

SSN	Participant Name		
Legal Address			
City		State	Zip Code
Date of Birth	Date of Death	Severance from Service/ Retirement Date	

**Section C - Beneficiary Information**

Beneficiary Type: <input type="checkbox"/> Spouse <input type="checkbox"/> Non-Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Estate <input type="checkbox"/> Charity		SSN, ITIN or Trust* or Estate TIN (*Grantor Trust must use grantor's SSN)	
Beneficiary Name		Date of Birth	
* Legal Address			
City	State	Zip Code	Daytime Phone Number

\*We will change your account information to reflect the Legal Address above and all future mailings will be sent to this address unless changed by you or your Plan Administrator as described under "State Address" in the *Important Information* Section. For your mailing address, provide either a street address or P.O. Box, not both. If you provide both, MassMutual will follow USPS Guidelines and use the PO Box as your mailing address.

## Section D - Distribution Options

Please select one Distribution Option as outlined under the Spouse, Non-Spouse, or Beneficiaries that are not Natural Persons Options below. **Note: Look-through Trusts may make an election in the Spouse Options or Non-Spouse Options below.**

I hereby elect the following (select one below). Applicable law governs which rule applies if no election is made. Before making an election refer to the attached Required Minimum Distributions Overview. Consult with your tax advisor before making an election.

**Important Note:** If the participant died after his/her Required Beginning Date and did not receive his/her RMD for the year of death, complete Section E, Option 4, RMD for This Year Only to ensure that the RMD requirements for the year of death are met. The calculation is based on the participant's Life Expectancy. This rule applies to:

- Spouse Options B, C, and E2;
- Non-Spouse Options B and D2; and
- Not Natural Persons Option C and D.

### Spouse Options

Please include the following item, if applicable:

- Non-resident Alien Beneficiary: A W-8BEN form and Individual Tax Identification Number

- A.  **Full Distribution** (Complete Section E, Payment Option 1 - Cash Payment)
- B.  **Rollover/Transfer to another IRA in the Participant's name with you as Beneficiary (Inherited IRA).** MassMutual account assets will be transferred into Inherited/Beneficiary IRA with another Provider. IRA will be established in the deceased participant's name for my benefit. (Complete Section E, Payment Option 2 - Direct Rollover/Transfer)
- C.  **Rollover/Transfer to your own IRA or an eligible retirement plan.** MassMutual retirement plan assets will be transferred into an IRA or an eligible retirement plan in your name. (Complete Section E, Payment Option 2 - Direct Rollover/Transfer)
- D.  **5-Year Rule - Only** if the participant died before his/her Required Beginning Date. Existing MassMutual account will be converted into an account for your benefit in your name and payment will be deferred. You must receive the entire account balance by December 31 of the 5th calendar year following the participant's death.
- E.  **Life Expectancy Rule** (MassMutual account will be treated as an Inherited account) Select the appropriate box below:

1.  **Only if the Participant Died Before Required Beginning Date:**  
If you are the participant's sole primary beneficiary you may begin taking beneficiary RMDs by December 31 of the year in which the participant would have attained age 70½ (using your Life Expectancy). You will complete an RMD Form in the year the participant would have attained age 70½. Call MassMutual's Service Center at 1-800-528-9009 to request a form.

If you are not the sole primary beneficiary you must begin RMDs starting 12/31 of the calendar year following the participant's death (based on your Life Expectancy). Complete Section E, Payment Option 3 - RMD- Automated Program if the participant has or would have attained his/her Required Beginning Date this year or next year.

2.  **Participant Died After Required Beginning Date:**  
An RMD must be paid for the year of the participant's death based on the participant's life expectancy. For future years, continue RMD payments based on the later Date of Birth of the deceased participant and spouse (the longer life expectancy). (Complete Section E, Payment Option 3 - Automated RMD Program).

### Non-Spouse Options

Please include the following items, if applicable:

- Minor Beneficiary: Proof of guardianship
- Non-resident Alien Beneficiary: A W-8BEN form and Individual Tax Identification Number

- A.  **Full Distribution** (Complete Section E, Payment Option 1 - Cash Payment)
- B.  **Rollover/Transfer to an IRA in the participant's name with you as the Beneficiary (Inherited IRA).** MassMutual assets will be transferred into an Inherited/Beneficiary account with another Provider. IRA will be established in the deceased participant's name for my benefit. (Complete Section E, Payment Option 2 - Direct Rollover/Transfer)
- C.  **5-Year Rule - Only** if the participant died before his/her Required Beginning Date. MassMutual account will be converted into an Inherited/Beneficiary Account for your benefit and payment will be deferred. You must receive the entire account balance by December 31 of the 5th calendar year following the participant's death.
- D.  **Life Expectancy Rule** (MassMutual account will be treated as an Inherited account) Select appropriate box 1 or 2 below:
1. **Participant Died Before Required Beginning Date:**
- Must begin taking beneficiary RMDs by December 31 of the year following the year of the participant's death (using your Life Expectancy). (Complete Section E, Payment Option 3 - Automated RMD Program)
2. **Participant Died After Required Beginning Date:**
- An RMD must be paid for the year of the participant's death based on the participant's life expectancy. For future years, continue RMD payments based on the later Date of Birth of the deceased participant and non-spouse (the longer life expectancy). (Complete Section E, Payment Option 3 - Automated RMD Program).

## Options for Beneficiaries that are not Natural Persons (i.e., Trusts, Estates, Charities)

Please include the following items, if applicable:

- Estate Beneficiary: Letters of Testamentary
- Trust Beneficiary: The title, type of Trust, and signature pages of a Trust
- Charities: You must provide a letter from the charity you name as your beneficiary, on the charity's letterhead, that the charity qualifies as a tax-exempt charitable organization under federal law.

- A.  **Full Distribution - Available to the Estate of the participant, any type of Trust, and Charities** (Complete Section E Payment Option 1- Cash Payment)
- B.  **5-Year Rule - Only if the participant dies before their Required Beginning Date. Available to the Estate of the participant, Trusts (see the Special Rule Option D below), and Charities.** Account will be converted into an Inherited/Beneficiary account for your benefit and payment will be deferred. You must receive the entire account balance by December 31 of the 5th calendar year following the participant's death.
- C.  **For Estates, Charities and Trusts:** If the participant died after his/her RBD, RMDs to continue based on deceased participant's Life Expectancy as determined in the year of death. (Complete Section E, Payment Option 4 - RMD for This Year Only). You will need to complete an RMD Form each year.
- D.  **For Look-through Trusts\*:** If the participant died after his/her RBD, RMDs to continue based on deceased participant's Life Expectancy as determined in the year of death. (Complete Section E, Payment Option 4 - RMD for This Year Only). You will need to complete an RMD Form each year.

Note: Special Rule for Certain Trusts Allowing Life Expectancy Payout. Under an exception applicable to certain Trusts in which the Trust Beneficiary(ies) are all individuals, the Trust may elect to take the RMD over the life of one (or more) of the Trust Beneficiaries. The rules depend on whether the participant died before or after the Required Beginning Date, whether there is more than one Trust Beneficiary, and the structure of the Trust.

You can make your election in Section D, Spouse Options or Non-Spouse Options.

### \*Trust Named As Beneficiary (certification needed to apply "look-through" treatment):

Generally, only individuals can be named as a designated beneficiary of an IRA or qualified retirement plan. However, if a trust that is named as the beneficiary of a participant's retirement plan meets all of the following regulatory requirements (see *Treas. Reg. section 1.401(a)(9)-4, A-5*), then the trust is a "qualified look-through trust," and the beneficiaries of the trust can qualify as the designated beneficiaries of a participant's IRA or qualified retirement plan:

1. Trust is a valid trust under state law, or would be but for the fact that there is no corpus.
2. The trust is irrevocable or will, by its terms, become irrevocable upon the death of the employee.
3. The beneficiaries of the trust who are beneficiaries with respect to the trust's interest in the employee's benefit are identifiable from the trust instrument.
4. The [plan administrator/MassMutual] has been provided with the relevant trust documentation by October 31 of the year following the year of the participant's death. (NOTE: For a sole beneficiary spouse more than 10 years younger than the participant, the required trust documentation must be provided to the [plan administrator/MassMutual] by the participant's required beginning date (RBD).).

### Other important information:

The plan account balance will remain invested in the funds selected by the participant prior to his/her death. If you wish to reallocate the investments in the plan account, you may call MassMutual's Customer Service Center at 1-800-528-9009 to request a change upon completion of beneficiary enrollment.

Note: If you are rolling over to a MassMutual retirement plan account, your rollover will be allocated according to your current investment allocations.

For multiple beneficiaries associated with a single plan account, the Life Expectancy must be based on the oldest beneficiary's Life Expectancy. If the Inherited account is separated into individual Inherited/Beneficiary account by 12.31 of the year following the participant's death, each beneficiary must use their own Life Expectancy.

If you do not want an Automated RMD Program, you must elect Option 4, RMD for This Year Only.

Some contracts offer annuity options which are a series of payments over your life expectancy or for a fixed number of years. Any election of an annuity option must meet the appropriate RMD rules. This option cannot be elected using this form. If you are interested in this option, please call 1-800-528-9009 to request a benefit illustration, forms and applicable disclosure documents. Please note that annuity payments may not be available in all jurisdictions or contracts.

## Section E - Payment Options

Please select one Payment Option below.

### Option 1: Cash Payment

**I hereby elect a Cash Payment:** Please be aware when requesting a specific dollar amount that you take into consideration that the amount will be reduced by all applicable federal and state income tax withholding and that you are required to meet RMD requirements. Select one option below:

- Full distribution of my inherited account balance.
- Partial distribution of \$ \_\_\_\_\_ or \_\_\_\_\_ % (whole percentages only).

**Roth Election:** Please note that unless specifically requested all distributions will be made from pre-tax and post-tax money sources and not Roth. You may provide the percentage of your payment that you would like taken from your Roth money source below.

\_\_\_\_\_ %

We will mail a check to you at the legal address provided in Section C unless you select an alternative mailing address below. Note: Checks will be mailed within seven days after the processing date.

Mailing Address		
City	State	Zip Code

You may also select other means for receiving your distribution. Complete the appropriate section below.

- Express mail my check(s). I understand a fee will be deducted from my distribution for this service for each check requested, including a check for Roth contribution(s). Note: Express mail is not available to a PO Box. If a physical address is not provided, your distribution will be mailed to you via regular mail to your legal address provided in Section C.
- Wire transfer my payment. I understand that a fee will be deducted from my distribution for this service for each wire requested, including a wire for Roth contribution(s); your financial institution may also charge a fee. If MassMutual is unable to process the wire due to inaccurate Financial Institution information provided below; the ABA routing number provided is not wire capable; or the Financial Institution fails to accept the transfer, your distribution will be sent in a check made payable to you and mailed to your address provided in Section C.

**To help protect our customers' assets, MassMutual may independently validate bank and customer account information before processing a wire/Direct Deposit/EFT. If we are unable to independently validate the bank and customer account information or sufficient documentation to support the wire/Direct Deposit/EFT is not provided, we will mail a check to the address of record. It should be noted that we are not always able to independently validate credit unions or smaller banks.**

Wire Capable ABA No.	Account No.
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As some ABA routing numbers are NOT federal wire capable, please be sure to check with your financial institution for proper wire instructions. Wires to Credit Unions may take more time and have more detailed instructions. You may include detailed wire instructions below or attach them to this form.

Name on Account (must include beneficiary's name)
Additional Crediting Instructions/ beneficiary's account number

## Option 2: Direct Rollover or Transfer

I hereby elect a **Direct Rollover** or Transfer to the institution named below. In some cases, the ability to roll over or the amount eligible for rollover may be limited by IRS rules, including the RMD requirements. Please see Option 3 to request an RMD program or Option 4 to request an RMD for this year only.

Note: If you are rolling over to a MassMutual retirement plan account, your rollover will be allocated according to your current investment allocations.

1.  Directly roll over my entire account balance (i.e., full distribution).
2.  Directly roll over \$ \_\_\_\_\_ or \_\_\_\_\_ % (whole percentages only) of my account and pay to me my remaining account balance in a Cash Payment.

Please provide any special instructions below:

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Please indicate the Financial Institution(s) to make the check(s) payable for the Direct Rollover transaction requested below. If no address is provided below, your check will be mailed to your address provided in Section C.

1.  Non-Roth account only (e.g., pre-tax, after-tax\* and employer contributions) to a: (Select one)

- Inherited/Beneficiary IRA     
  Traditional IRA (spouse beneficiary)     
  Eligible Retirement Plan (spouse beneficiary)

\*If your account includes after-tax contributions, do you want to directly roll it over to the eligible retirement plan (that accepts after-tax rollovers) or Traditional IRA below?

- Yes     No    (If no choice is made, any after-tax contributions will be paid to you in a separate check.)

- Express mail my check. I understand a fee will be deducted from my distribution for this service for each check requested. Note: Express mail is not available to a PO Box. If a physical address is not provided, your distribution will be mailed to you via regular mail to your legal address provided in Section C.

Financial Institution Name for Non-Roth Rollovers	Account No.
Financial Institution Address	

2.  Designated Roth account only to one of the following: (Select one)

- Eligible Retirement Plan that accepts designated Roth rollovers (spouse beneficiary)   
  Roth IRA (spouse beneficiary)   
  Inherited Beneficiary Roth

- Express mail my check. I understand a fee will be deducted from my distribution for this service for each check requested. Note: Express mail is not available to a PO Box. If a physical address is not provided, your distribution will be mailed to you via regular mail to your legal address provided in Section C.

Financial Institution Name for Roth Rollovers	Account No.
Financial Institution Address	

**Note:** If your account includes Roth contributions and you have elected a full rollover in Section E you must name a Financial Institution above or any Roth contributions will be made **payable to you in a separate check.**

## Option 3: RMD - Automated Program

I hereby elect an **Automated RMD Program**: An RMD will be processed when applicable depending on the option you choose in Section D and the type of beneficiary you are (spouse or non-spouse) and each year thereafter. MassMutual's **Automated RMD Program** will calculate your RMD based on the information maintained in our records and the selections you make on this form. Your elections will remain in place until you provide written directions to change them. You may choose to participate in this program or provide RMD payment directions each year.

Select one:  Start my RMD this year     Start my RMD next year (If left blank, default will be to start your RMD this year.)

Select one month for your annual payment: (If left blank, payment will default to December)

- Jan     Feb     March     April     May     June     July     August     Sept     Oct     Nov     Dec

Process my payment on this day of the month: Provide a date between the 1st and 28th. Date will default to the 1st if left blank.

**Checks will be mailed within seven days after each processing date.** \_\_\_\_\_

**Option 3: RMD - Automated Program - continued**

**EFT for AUTOMATED RMD PROGRAM:**

If you requested an automatic annual payment, you may request an Electronic Funds Transfer (EFT) by completing the information below. Please note that it takes 6 business days to establish the EFT program. If MassMutual is unable to process the EFT due to inaccurate Financial Institution information provided below; the ABA routing number provided is not EFT capable; or the Financial Institution fails to accept the transfer, your payment will be sent in a check made payable to you and mailed to your address provided in Section C.

By completing the information below and signing in Section H, I authorize MassMutual to initiate credit entries (and to initiate, if necessary debit entries and adjustments for any credit entries made in error) to my account indicated below and the Financial Institution ("Depository") named below, to credit and/or debit the same to such account. I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. law. This authority is to remain in full force and effect until MassMutual has received written notification from me of its termination in such time and in such a manner as to afford MassMutual and Depository a reasonable opportunity to act on it.

**To help protect our customers' assets, MassMutual may independently validate bank and customer account information before processing a wire/ Direct Deposit/EFT. If we are unable to independently validate the bank and customer account information or sufficient documentation to support the wire/Direct Deposit/EFT is not provided, we will mail a check to the address of record. It should be noted that we are not always able to independently validate credit unions or smaller banks.**

Deposit into my: (Select one)  Checking  Saving Please provide a voided check or bank specification sheet from your bank for validation.

Name of Financial Institution	Financial Institution Transit Routing Number/ ABA Number (9 digits)
Financial Institution Account Name	Financial Institution Account Number

**Option 4: RMD - for This Year Only**

I hereby elect an RMD for this year only, which will be paid immediately. **Select one below:**

- I elect to have MassMutual calculate an RMD for **this year only**, which will be paid immediately.
- I elect to have an immediate RMD payment in the amount of \$ \_\_\_\_\_

We will mail a check to you at the legal address provided in Section B unless you select an alternative mailing address below. Note: Checks will be mailed within seven days after the processing date.

Mailing Address		
City	State	Zip Code

You may also select other means for receiving your distribution. Complete the appropriate section below.

**ONE TIME PAYMENT ONLY:**

1.  Express mail my check(s). I understand a fee will be deducted from my distribution for this service for each check requested, including a check for Roth contribution(s). Note: Express mail is not available to a PO Box. If a physical address is not provided, your distribution will be mailed to you via regular mail to your legal address provided in Section C.
2.  Wire transfer my payment. I understand that a fee will be deducted from my distribution for this service for each wire requested, including a wire for Roth contribution(s); your financial institution may also charge a fee. If MassMutual is unable to process the wire due to inaccurate Financial Institution information provided below; the ABA routing number provided is not wire capable; or the Financial Institution fails to accept the transfer, your distribution will be sent in a check made payable to you and mailed to your address provided in Section C.

**To help protect our customers' assets, MassMutual may independently validate bank and customer account information before processing a wire/Direct Deposit/EFT. If we are unable to independently validate the bank and customer account information or sufficient documentation to support the wire/Direct Deposit/EFT is not provided, we will mail a check to the address of record. It should be noted that we are not always able to independently validate credit unions or smaller banks.**

Wire Capable ABA No.	Account No.
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As some ABA routing numbers are NOT federal wire capable, please be sure to check with your financial institution for proper wire instructions. Wires to Credit Unions may take more time and have more detailed instructions. You may include detailed wire instructions below or attach them to this form.

Name on Account (must include beneficiary's name)
Additional Crediting Instructions/ beneficiary's account number



## Section F - Federal Income Tax Withholding

**Federal Income Tax Withholding** - Withholding is dependent on the type of payment you elect and whether or not your payment is an eligible rollover distribution. These rules are outlined in the attached *Special Tax Notice Regarding Plan Payments*. Please read this notice carefully.

1. **Cash Payment to a Spouse or Non-Spouse Beneficiary**- This payment is eligible for rollover and mandatory 20% federal income taxes will be withheld from the taxable portion of your payment unless you elected a direct rollover under Section D. You may voluntarily elect an additional withholding amount below:

Withhold the mandatory 20%, plus I voluntarily elect to have additional withholding of \$ \_\_\_\_\_ OR \_\_\_\_\_ % (whole % only)

2. **Cash Payment to a Trust or Estate**- If you do not make an election below, federal income taxes will be withheld from the taxable portion of your payment at the default rate of 10%. (Note: You are liable for payment of federal income tax on your distribution. You may also be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are not adequate.)

I elect no federal income tax withholding.

Withhold 10%, plus I voluntarily elect to have additional withholding of \$ \_\_\_\_\_ OR \_\_\_\_\_ % (whole % only)

3. **RMD Single Sum Payment** - These payments are not eligible for rollover. If you do not make an election below, federal income taxes will be withheld from the taxable portion of your payment at the default rate of 10%. (Note: You are liable for payment of federal income tax on your distribution. You may also be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are not adequate.)

I elect no federal income tax withholding.

Withhold 10%, plus I voluntarily elect to have additional withholding of \$ \_\_\_\_\_ OR \_\_\_\_\_ % (whole % only)

4. **Installment Payments** - Federal Income Tax Withholding is based on whether your payments will be paid over a period of less than 10 years or over a period of 10 years or more. If applicable, make your withholding election below.

**Installment Payments Over a Period of Less Than 10 Years** - These are considered eligible rollover distributions. Mandatory 20% federal income tax withholding applies on the taxable portion of your payments unless you elected to directly rollover your installment payments. You may also make an additional voluntary withholding election below.

Withhold the mandatory 20%, plus I voluntarily elect to have additional withholding of \$ \_\_\_\_\_ OR \_\_\_\_\_ % (whole % only)

**Installment Payments Over a Period of 10 Years or More** - These are considered periodic payments and voluntary income tax withholding applies. (Note: You are liable for payment of federal income tax on your distribution. You may also be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are not adequate.) Note that withholding is based upon the IRS tax tables and your payment amount and it is possible that no withholding will be deducted from your payment.

I elect no federal income tax withholding.

I elect federal income tax withholding based upon the following marital status and exemptions:

Federal Income Tax withholding will apply at a rate determined by treating you as married claiming 3 exemptions unless you elect otherwise below.

Married       Single      Number of exemptions \_\_\_\_\_

I elect additional federal income tax withholding of: \_\_\_\_\_ % OR \$ \_\_\_\_\_

## Section G - State Income Tax Withholding (Beneficiary completes)

You may skip this Section if you reside in a state with no income tax or withholding requirement on retirement income.

The taxable portion of your payment may be subject to state tax withholding requirements. While MassMutual will withhold based on your state's income tax rules and your election, if applicable, you are responsible for ensuring you satisfy your individual state income tax liability. If you make an election that is not in compliance with your state's income tax withholding rules, then MassMutual will default to your state's income tax withholding requirements.

State Income Tax Withholding rules are subject to change at any time. For current state specific tax information pertaining to your resident state, you should contact your tax advisor or your state income tax department. Also note, state tax rules may apply differently depending on your type of distribution (i.e., lump sum, periodic, non-periodic, etc.). In addition, some states allow for an exclusion from income distributions from certain retirement plans - to confirm whether you may qualify to exclude all or a portion of your distribution from income for state taxation purposes, you should consult your plan sponsors or state income tax department.

If your state's income taxes are determined based on wage tables, MassMutual is unable to calculate a net amount, you will need to ensure that you have grossed up accordingly. Your request may be delayed if a net amount is requested.

If you do not see your state listed below it is a result of your state not permitting state income tax.

Any tax information included in this written or electronic communication was not intended or written to be used, and it cannot be used by the taxpayer, for the purpose of avoiding any penalties that may be imposed on the taxpayer by any governmental taxing authority or agency.

### Your state tax income tax withholding options are:

AR, DE, IA, KS, MD, MA, NC, NE, OK, VT, VA	<p>These states require mandatory state income tax withholding on taxable distributions. MassMutual is required to withhold state income taxes based on state law. You may not elect out of state income tax withholding.</p> <p>Requests for Required Minimum Distributions (RMDs) and installment payment programs over a period of 10 years or more are not eligible to be rolled over where if you choose to opt out of federal income tax, MassMutual will automatically opt you out of state income tax. If you did not opt out of federal income tax withholding, then MassMutual will withhold based on state law.</p> <p><input type="checkbox"/> I elect to withhold an amount of \$ _____ (whole dollar amount) or _____ %</p>
CA, ME, OR, DC	<p>These states require mandatory state income tax withholding. MassMutual is required to withhold state income taxes based on state law unless you elect out of withholding: <input type="checkbox"/> I elect no state income tax withholding.</p> <p>Note: The District of Columbia only requires mandatory withholding on a "lump sum" distribution that brings your account balance to zero. If you are requesting a "lump sum" distribution, then you may not opt out of withholding.</p>
AL, AZ, CO, ID, IL, IN, KY, LA, MS, MO, MT, NJ, NM, NY, ND, OH, PA, RI, WV, WI	<p>These states permit voluntary state income tax withholding. You may voluntarily elect state income tax withholding by providing a dollar amount or percentage below. If no election is made for these voluntary states identified, then MassMutual will not apply any withholding.</p> <p><input type="checkbox"/> I voluntarily elect to withhold an amount of \$ _____ (whole dollar amount) or _____ %.</p> <p>Note:  <b>IL</b> only permits voluntary state income tax withholding on <u>periodic payments</u>. Lump sum distributions do not allow for state income tax withholding. If a tax election is requested on a lump sum distribution, MassMutual will not apply any withholding.  <b>AZ</b> only permits voluntary state income tax withholding on <u>periodic payments</u> where you may only elect one of the following percentages 0.8%, 1.3%, 1.8%, 2.7%, 3.6%, 4.2%, 5.1%. If any other percentage or dollar amount is requested above MassMutual will not withhold. If a tax election is requested on a lump sum distribution, MassMutual will not apply any withholding. If additional amount is requested for periodic payments, please complete section below.</p>
GA, MN, SC, UT	<p>These states permit voluntary state income tax withholding. You may voluntarily elect state withholding by selecting the box below. If no election is made for these voluntary states identified, then MassMutual will not apply any withholding. Please note only Gross Distribution requests are permitted when applying state tax withholding.</p> <p><input type="checkbox"/> Withhold based on my state's tax table formula, if applicable (MassMutual will apply the default tax allowance.)</p>
CT, MI	<p>These states require mandatory state income tax withholding. MassMutual is required to withhold state income taxes based on state law unless you provide an alternate dollar amount or percentage withholding instruction below along with completing your state specific W-4P withholding certificate and submitting it with this form. If a W-4P is not provided, MassMutual will default to your state's mandatory max withholding amount.</p> <p><input type="checkbox"/> I elect to withhold an amount of \$ _____ (whole dollar amount) or _____ %</p>
Additional State Income Tax Withholding	<p>I elect to have an additional _____ % or \$ _____ (whole dollar amount) if state income tax withheld from my payments.</p>



## Section H - Beneficiary Request and Signature (required)

I hereby instruct the Plan to distribute my account in the manner indicated on this form and understand that my distribution is irrevocable once processed. I certify that all the information I provided in this form is true and accurate to the best of my knowledge and belief. I understand that providing false or misleading information on this form may constitute fraud and be subject to severe penalties. I expressly assume the responsibility for any adverse consequence that may arise from this withdrawal and agree that MassMutual shall bear no responsibility for such consequences. I acknowledge that:

- I have consulted with the Plan Administrator and am aware of any fees that may apply to this distribution. Please see the *Important Information* Section for more information about fees.
- It is my responsibility to ensure any payment satisfies the IRS RMD rules.
- I have received and read the *Summary Plan Description*, if applicable, was able to ask and receive answers to my questions from the Plan Administrator and agree to be bound by the Plan's provisions.
- Prior to making my elections herein, I had an opportunity to evaluate and review the options available to me and to consult with my own investment, tax and/or legal advisors, as appropriate for my needs and circumstances.
- I have received and read the *Distribution Notice* and *Special Tax Notice* and the *Important Information* Section.
- If my account balance is \$5,000 or less, I have received and read the *Automatic Rollover Notice*, if applicable.
- If I elected a direct rollover to an IRA and/or an eligible retirement plan, I have verified that the IRA institution and/or eligible retirement plan will accept the direct rollover and have completed the applicable paperwork.
- If I elected to establish an inherited IRA, I understand that no contributions or rollovers are allowed into the account.
- I have reviewed the state income tax withholding rules in Section G and the attached *Fraud Warning Statements*, as applicable to my state. I understand that the state income tax withholding rules described in Section G may have changed.
- I consent to an immediate distribution as selected on this form and affirmatively waive the minimum 30-day notice waiting period.
- If the beneficiary is a Look-Through Trust, I certify that the above regulatory requirements have been met, and the trust qualifies as a "look-through trust" for distribution purposes; therefore, the identified beneficiary/beneficiaries of the trust qualify as designated beneficiaries of the participant's IRA or qualified retirement plan. I understand that MassMutual will rely on this certification to process any and all distributions to the designated beneficiary/beneficiaries under the plan.
- If the beneficiary is a Charity, then I certify that the charity named above qualifies as a tax-exempt charitable organization under federal law. I understand that MassMutual will rely on this certification to process any and all distributions to the beneficiary under the plan.

Note: If the check associated with this request is returned to MassMutual by the U.S. Postal Service as undeliverable, we are unlikely to resend it until you provide us with your updated address. Failure to provide us with your current and valid address may result in the check being considered abandoned property under the laws of the State where the check was mailed (unless preempted by ERISA).

### Important Note for Participants with a Non-U.S. or Non-U.S. Territory residence address:

Please check this box if you are *not* a resident of the United States or a United States Territory.

If the current address is not an address within the U.S. or one of its territories, the Participant or Beneficiary receiving the distribution is required to fill out and return a *Citizenship Statement* form with the distribution request. Failure to provide a *Citizenship Statement* will result in U.S. Federal taxes being withheld at a rate of 30% for recipients with a non-U.S. residence address. Please ask your Plan Sponsor for a *Citizenship Statement* form or call MassMutual's Customer Service Center for a copy.

\_\_\_\_\_  
Beneficiary's Signature

OR

\_\_\_\_\_  
Date

\_\_\_\_\_  
Authorized Signer or Signature of Trustee for a Look-Through Trust

\_\_\_\_\_  
Date

**Section I - Plan Representative Certification and Authorization (required)**

As authorized representative of the Plan, I hereby direct MassMutual to withdraw from the beneficiary's account the amount necessary to pay the distribution in the manner indicated in this form in accordance with IRC §401 and its regulations, the terms of the Plan and beneficiary election. I have verified the Beneficiary Information and certify that it is true and accurate to the best of my knowledge. I also certify that any RMD is the amount required by law and is not contained in the direct rollover, if elected. Further, I certify that for any direct rollover to an eligible retirement plan has only been made by the deceased participant's spouse. I acknowledge that this form does not constitute a delegation by the Plan Administrator of, and the Plan Administrator has not otherwise delegated, its income tax withholding duties and liabilities under §3405 of the Internal Revenue Code of 1986, as amended, to the Recordkeeper and that the Recordkeeper is acting solely as independent contractor of the Plan Administrator or Service Provider in making payments in accordance with my instructions.

The Plan Administrator acknowledges and agrees that this form reflects distributable events that may not be available under all plans. As a result, the Plan Administrator confirms that it has reviewed its plan document to confirm that the requested distribution is in fact permitted and assumes all responsibility for any consequences that result from such distribution, including any correction or disqualification that results from an impermissible distribution. I have reviewed the plan document and I, and not MassMutual, have made the determination that the beneficiary is eligible under the terms of the Plan to receive this distribution. In the event that the distribution is at any time determined to have been impermissible under the terms of the Plan and applicable qualified plan rules, I agree that MassMutual and its affiliates shall have no responsibility, financially or otherwise, for any associated correction, costs, taxes, fees, expenses, charges, fines, penalties, charges, excise taxes or any other related amount.

If applicable, indicate the vesting percentage:

Vesting: Employer Match				%	Vesting: Employer Supplemental				%	Vesting: Other (Specify)				%
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**Please be sure the below signatory is on record as an authorized signer for your Plan at MassMutual.**

\_\_\_\_\_  
Authorized Plan Signatory/Representative's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Authorized Plan Signatory/Representative's Name (please print)

**Completed and signed forms in "good order" may be Faxed to 877-526-2531 or 800-678-8645 or mailed to:**

Regular Mail Address:  
MassMutual  
P.O. Box 1583  
Hartford, CT 06144-1583

Overnight Mail Address:  
MassMutual  
100 Bright Meadow Boulevard  
Enfield, CT 06082

Note: Duplicate requests for distribution, such as a fax followed by a mailed original, may result in multiple distributions. MassMutual will not be responsible for any increase or decrease in account value based on investment performance or charges that arise from multiple submissions.

**Section J - Important Information**

**Good Order** - "Good Order" means that all sections of the form are complete, the beneficiary has provided their signature authorizing the transaction and the Plan's authorized signatory has provided their signature authorizing MassMutual to process the transaction(s) requested on the form.

**Required Beginning Date (RBD)** - The date by which minimum distributions must commence under the IRS rules governing required minimum distributions (RMDs).

Please refer to the Special Tax Notice for more information about rollovers.

**Stale Address** - It is important that you notify us if you change your address. Going forward, your address may change in our records either at your or your employer's direction, or as a result of an address confirmation service provided under our agreement with your employer. Under this service, the addresses in our records are compared against and updated quarterly with addresses received from commercial address update services (e.g., the U.S. Postal Service). If your mail is returned to us or your employer tells us your address is incorrect, we are likely to suspend future mailings until a new address is obtained. Unless preempted by federal law, failure to give us a current address may also result in uncashed distributions from your participant account being considered abandoned property under state law, and remitted to the applicable state. To update your address, contact your Plan Administrator or, if permitted by your Plan, log in to our website at [www.massmutual.com/govnp](http://www.massmutual.com/govnp) and select the "My Profile" tab at the top of the screen.

**Fees** - For more information about fees, visit the "News" Section on the Participant web portal, Account Access ([massmutual.com/serve](http://massmutual.com/serve)).

Refer to the applicable fraud warnings for your state of residence.

The "Company" refers to Massachusetts Mutual Life Insurance Company 1295 State Street, Springfield, Massachusetts 01111-0001

**Alabama** - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines or confinement in prison, or any combination thereof.

**Alaska** - A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

**Arizona** - For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

**Arkansas, Louisiana, Rhode Island, Texas, West Virginia** - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**California** - For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**Colorado** - It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

**Delaware, Idaho, Indiana, Oklahoma** - **WARNING:** Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

**District of Columbia** - **WARNING:** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the Applicant.

**Florida** - Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**Kentucky** - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

**Maine** - It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

**Maryland** - Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**Minnesota** - A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

**New Hampshire** - Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

**New Jersey** - Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

**New Mexico** - ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

**New York** - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousands dollars and the stated value of the claim for each such violation.

**Ohio** - Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Oregon** - Any person who, with intent to defraud or knowing that s/ he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

**Pennsylvania** - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**Puerto Rico** - Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand (\$5,000) dollars and not more than ten thousand (\$10,000) dollars, or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

**Tennessee** - It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**Virginia and Washington** - It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**All other states** - Any person who knowingly and with intent to defraud, deceive, or injure an insurance company, files a claim containing false, incomplete, fraudulent, or misleading information, may be prosecuted under state law and may be subject to fines and/or confinement in prison.

## DISTRIBUTION NOTICE

The Plan is required to provide you with information that explains your distribution options and the federal income tax implications of a Plan distribution prior to the receipt of assets from your account. As a Plan participant you must receive these notices (the "Distribution Notice" and the "Special Tax Notice" enclosed) at least thirty (30) days prior to your distribution. If you received the notice more than one hundred eighty (180) days prior to taking a distribution, you must receive either a new notice or a notice summary. You have the ability to waive the remaining unexpired notice period if you elect a payment from the Plan prior to the expiration of the 30 day period. Please note that the value of your account will continue to increase or decrease based on market performance until it is distributed or forfeited, as appropriate, in its entirety.

### Your Right to Defer Distribution and Direct Account Investments.

If you have terminated employment and your balance in the Plan is over \$5,000 (or lesser amount if the plan so provides), you may choose to defer the distribution of your account until a later date. If you elect to defer the distribution of your account, you may continue to direct the investment of your account among the investment options offered by the Plan. Your account will continue to be subject to market fluctuation based upon its investment. For more information on the investment options available under the Plan, please consult your Plan enrollment kit, log on to your internet account or contact your Plan Administrator.

### Your Ability to Rollover Your Account.

You may elect to have the balance of your account paid to you directly or to the custodian or trustee of another eligible retirement plan (including an IRA). Please note that the taxable portion of the distributed amount will be included in your taxable income at the

time of the distribution (unless you elect to directly rollover the balance) and will no longer be invested in the investment options available under the Plan. The attached *Special Tax Notice* explains the federal income tax consequences of eligible rollover distributions and the types of retirement plans which may receive such distributions.

### Your Consent Not Required for Distribution of De Minimus Amounts.

The Plan may pay out certain account balances below \$5,000 (or lesser amount if the plan so provides) without your consent in accordance with the terms of the Plan, which are described in the Plan's Summary Plan Description ("SPD"). If your account balance is below \$5,000 (or lesser amount if the plan so provides) and otherwise subject to the Plan's cash-out provisions, the Plan may pay a distribution of your account balance to you or to an eligible retirement plan on your behalf as determined by the Plan Administrator. However, in such event the Plan will notify you of the pending distribution and you may generally elect to rollover the distribution.

**All notices will be sent to your address of record on file with the Plan; if you move please inform the Plan of your new address to ensure that you continue to receive these important materials.**

You should consult with a tax advisor prior to requesting a distribution to determine the financial impact of each form of distribution.

### Your Plan's Distribution Option(s)

The distribution options offered in your Plan are described in the Plan's SPD and/or in a Summary of Material Modifications ("SMM"). If your plan requires that you (and your spouse, if you are married) consent to any distribution that is not in the form of a qualified annuity, you must also be provided with a notice describing this annuity form of benefit and the procedures for waiving it, if you would prefer an alternate form of benefit. The SPD and SMM also contain information describing the form and timing of distribution payments. Please contact your Plan Administrator to request a copy of the SPD and/or SMM.

## SPECIAL TAX NOTICE YOUR ROLLOVER OPTIONS

You are receiving this notice because all or a portion of a payment you are receiving from the Plan is eligible to be rolled over to an IRA or an employer plan; or if your payment is from a Designated Roth Account (a type of account with special tax rules in some employer plans), to a Roth IRA or Designated Roth Account in 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. To the extent that the rules differ based on whether the payment is from a Designated Roth Account or from an account that is not a Designated Roth Account, the differences will be identified in each applicable section of this notice. In addition, if you receive a payment from a Designated Roth Account and a payment from an account that is not a Designated Roth Account in the Plan, you may contact the Plan administrator or the Plan's recordkeeper for assistance in determining 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?

#### *Not a Designated Roth Account:*

You will be taxed on a 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 (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 applies). If you do a rollover 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; please see the "If you rollover your payment from an account which is not a Designated Roth Account to a Roth IRA" section under "Special Rules and Options" below.

#### *Designated Roth Account:*

After-tax contributions included in a payment from a Designated Roth Account are not taxed, but earnings might be taxed. The tax treatment of earnings included in the payment depends on whether the payment is a qualified distribution. If a payment is only part of your Designated Roth Account, the payment will include an allocable portion of the earnings in your Designated Roth Account.

If the payment from the Plan is not a qualified distribution and you do not do a rollover to a Roth IRA or a Designated Roth Account in an employer plan, you will be taxed on the earnings in the payment. If you are under age 59½, a 10% additional income tax on early distributions will also apply to the earnings (unless an exception applies). However, if you do a rollover, you will not have to pay taxes currently on the earnings and you will not have to pay taxes later on payments that are qualified distributions.

If the payment from the Plan is a qualified distribution, you will not be taxed on any part of the payment even if you do not do a rollover. If you do a rollover, you will not be taxed on the amount you roll over and any earnings on the amount you roll over will not be taxed if paid later in a qualified distribution.

A qualified distribution from a Designated Roth Account in the Plan is a payment made after you are age 59½ (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 the 5-year rule, you count from January 1 of the year your first contribution was made to the Designated Roth Account. However, if you did a direct rollover to a Designated Roth Account in the Plan from a Designated Roth Account in another employer plan, your participation will count from January 1 of the year your first contribution was made to the Designated Roth Account in the Plan or, if earlier, to the Designated Roth Account in the other employer plan.

Please note that if you have after-tax or Roth money in your plan and that money was formerly held by another service provider who did not supply your current service provider with comprehensive account information at the time the funds were transferred to your current service provider, tax reporting of the distribution may be affected.

### Where may I roll over the payment?

#### *Not a Designated Roth Account:*

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.

#### *Designated Roth Account:*

You may roll over the payment to either a Roth IRA (a Roth individual retirement account or Roth individual retirement annuity) or a Designated Roth Account in an employer plan (a tax-qualified plan or section 403(b) plan) that will accept the rollover. The rules of the Roth IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the Roth IRA or employer plan (for example, no spousal consent rules apply to Roth

IRAs and Roth IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the Roth IRA or the Designated Roth Account in the employer plan. In general, these tax rules are similar to those described elsewhere in this notice, but differences include:

- If you do a rollover to a Roth IRA, all of your Roth IRAs will be considered for purposes of determining whether you have satisfied the 5-year rule (counting from January 1 of the year for which your first contribution was made to any of your Roth IRAs).
- If you do a rollover to a Roth IRA, you will not be required to take a distribution from the Roth IRA during your lifetime and you must keep track of the aggregate amount of the after-tax contributions in all of your Roth IRAs (in order to determine your taxable income for later Roth IRA payments that are not qualified distributions).
- Eligible rollover distributions from a Roth IRA can only be rolled over to another Roth IRA.

### 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. The 60-day rollover period may be extended for certain circumstances, including but not limited to loan offsets that are considered "qualified". For more information, see "If you miss the 60-day rollover deadline".

If you do a direct rollover, the Plan will make the payment directly to your IRA or an employer plan, or if your payment is from a Designated Roth Account, to your Roth IRA or Designated Roth Account in an employer plan. You should contact the IRA or Roth IRA custodian 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 within 60 days in accordance with the following rules:

#### *Not a Designated Roth Account:*

You may make 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 59½ (unless an exception applies).

#### *Designated Roth Account:*

You may make a deposit within 60 days into a Roth IRA, whether the payment is a qualified or nonqualified distribution. In addition, you can do a

rollover by making a deposit within 60 days into a Designated Roth Account in an employer plan if the payment is a nonqualified distribution and the rollover does not exceed the amount of the earnings in the payment. You cannot do a 60-day rollover to an employer plan of any part of a qualified distribution. If you receive a distribution that is a nonqualified distribution and you do not roll over an amount at least equal to the earnings allocable to the distribution, you will be taxed on the amount of those earnings not rolled over, including the 10% additional income tax on early distributions if you are under age 59½ (unless an exception applies). If you do a direct rollover of only a portion of the amount paid from the Plan and a portion is paid to you at the same time, the portion directly rolled over consists first of earnings.

If you do not do a direct rollover and the payment is not a qualified distribution, the Plan is required to withhold 20% of the earnings 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 to a Roth IRA, you must use other funds to make up for the 20% withheld.

### 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 lives or joint life expectancy of you and your beneficiary)
- Required minimum distributions after age 70½ (or after death)
- Hardship distributions
- ESOP dividends
- 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)
- Cost of life insurance paid by the Plan
- Payments of certain automatic enrollment contributions requested to be withdrawn within 90 days of the first contribution.
- Amounts treated as distributed because of a prohibited allocation of S corporation stock under an ESOP (also, there will generally be adverse tax consequences if you roll over a distribution of S corporation stock to an IRA).

The Plan administrator or the Plan's recordkeeper 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?

### Not a Designated Roth Account:

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 is in addition to the regular income tax on the payment not rolled over.

### Designated Roth Account:

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

#### Exceptions:

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 from a governmental defined benefit pension plan and a governmental defined contribution plan made after you separate from service if you are a public safety employee and you are at least age 50 in the year of the separation
- Payments made due to disability
- Payments after your death
- Payments of ESOP dividends
- Corrective distributions of contributions that exceed tax law limitations
- Cost of life insurance paid by the Plan
- 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

- Payments of certain automatic enrollment contributions requested to be withdrawn within 90 days of the first contribution.

## 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 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).

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

If you receive a payment from a Roth IRA when you are under age 59½, you will have to pay the 10% additional income tax on early distributions on the earnings paid from the Roth IRA, unless an exception applies or the payment is a qualified distribution. In general, the exceptions to the 10% additional income tax for early distributions from a Roth IRA listed above are the same as the exceptions for early distributions from a plan.

However, there are a few differences for payments from a Roth IRA, including:

- There is no special exception for payments after separation from service.
- 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 a Roth 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 and is not from a Designated Roth Account

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 rolled 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 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 as 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, there are three ways to obtain a waiver from the IRS of the 60-day rollover requirement:

- You qualify for an automatic waiver,
  - You request and receive a private letter ruling granting a waiver, or
  - You self-certified that you met the requirements of a waiver and the IRS determines during an audit of your income tax return that you qualify for a waiver.
- Pursuant to the Tax Cuts and Jobs Act of 2017, the 60-day rollover period may be extended for the portion of your eligible rollover distribution which represents a “qualified plan loan offset amount” (defined as a loan offset amount distributed to you solely as a result of the termination of the qualified plan or your severance from employment). The rollover of the qualified loan offset must be made prior to the due date (including extensions) of your personal tax return for the tax year in which the offset amount is treated as distributed.

Automatic Waivers. You qualify for an automatic waiver if all of the following apply:

- The financial institution receives the funds on your behalf before the end of the 60-day rollover period.
- You followed all of the procedures set by the financial institution for depositing the funds into an IRA or other eligible retirement plan within the 60-day rollover period (including giving instructions to deposit the funds into a plan or IRA).
- The funds are not deposited into a plan or IRA within the 60-day rollover period solely because of an error on the part of the financial institution.
  - The funds are deposited into a plan or IRA within 1 year from the beginning of the 60-day rollover period.
  - It would have been a valid rollover if the financial institution had deposited the funds as instructed.

If you do not qualify for an automatic waiver, you can apply to the IRS for a waiver of the 60-day rollover requirement or use the self-certification procedure to make a late rollover contribution.

Private Letter Rulings. You can request a private letter ruling according to the procedures outlined in Revenue Procedure 2003-16 and Revenue Procedure 2017-4. Private letter ruling requests require the payment of a nonrefundable user fee.

IRS Self-Certification Procedure. To use the IRS self-certification procedure, you would complete the Model Letter in the appendix to Revenue Procedure 2016-47 or a substantially similar letter and present it to the financial institution receiving the late rollover contribution. You will be entitled to a waiver if ALL of the following are true:

- The rollover contribution satisfies all of the other requirements for a valid rollover (except the 60-day requirement).
- You can show that one or more of the reasons listed in the Model Letter prevented you from completing a rollover before the expiration of the 60-day period.
- The distribution came from an IRA you established or from a retirement plan you participated in.
- The IRS has not previously denied your request for a waiver.
- The rollover contribution is made to the plan or IRA as soon as practicable (usually within 30 days) after the reason or reasons for the delay no longer prevent you from making the contribution.
- The representations you make in the Model Letter are true.

#### **If your payment includes employer stock that you do not roll over**

*Not a Designated Roth Account:*

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 59½, 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 Plan administrator can tell you the amount of any net unrealized appreciation.

*Designated Roth Account:*

If you receive a payment that is not a qualified distribution and you do not roll it over, you can apply a special rule to payments of employer stock (or other employer securities) that are paid in a lump sum after separation from service (or after age 59½, disability, or the participant’s death). Under the special rule, the

net unrealized appreciation on the stock included in the earnings in the payment will not be taxed when distributed to you from the Plan and will be taxed at capital gain rates when you sell the stock.

If you receive a payment that is not a qualified distribution and you do not roll it over, you can apply a special rule to payments of employer stock (or other employer securities) that are paid in a lump sum after separation from service (or after age 59½, disability, or the participant’s death). Under the special rule, the net unrealized appreciation on the stock included in the earnings in the payment will not be taxed when distributed to you from the Plan and will be taxed at capital gain rates when you sell the stock.

If you do a rollover to a Roth IRA for a nonqualified distribution that includes employer stock (for example, by selling the stock and rolling over the proceeds within 60 days of the distribution), you will not have any taxable income and the special rule relating to the distributed employer stock will not apply to any subsequent payments from the Roth IRA or employer plan. Net unrealized appreciation is generally the increase in the value of the employer stock after it was acquired by the Plan.

The Plan administrator can tell you the amount of any net unrealized appreciation. If you receive a payment that is a qualified distribution that includes employer stock and you do not roll it over, your basis in the stock (used to determine gain or loss when you later sell the stock) will equal the fair market value of the stock at the time of the payment from the Plan.

#### **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.

*Not a Designated Roth Account:*

The outstanding loan amount 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. The 60-day rollover period may be extended for loan offsets that are considered “qualified”. For more information, see “If you miss the 60-day rollover deadline” above.

*Designated Roth Account:*

If the distribution is a nonqualified distribution, the earnings in the loan offset 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 earnings in the loan offset to a Roth IRA or Designated Roth Account in an employer plan. The 60-day rollover period may be extended for loan offsets that are considered “qualified”. For more information, see “If you miss the 60-day rollover deadline” above.

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

### *Not a Designated Roth Account:*

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*.

### *Designated Roth Account:*

If you were born on or before January 1, 1936 and receive a lump sum distribution that is not a qualified distribution and 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 your payment is from a governmental section 457(b) plan**

*If the Plan is a governmental section 457(b) plan, the same rules described elsewhere in this notice generally apply, allowing you to roll over the payment to an IRA or an employer plan that accepts rollovers. One difference is that, if you do not do a rollover, you will not have to pay the 10% additional income tax on early distributions from the Plan even if you are under age 59½ (unless the payment is from a separate account holding rollover contributions that were made to the Plan from a tax-qualified plan, a section 403(b) plan, or an IRA). However, if you do a rollover to an IRA or to an employer plan that is not a governmental section 457(b) plan, a later distribution made before age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies).*

*Other differences are that you cannot do a rollover if the payment is due to an “unforeseeable emergency” and the special rules under “If your payment includes employer stock that you do not roll over” and “If you were born on or before January 1, 1936” do not apply.*

### **If you are an eligible retired public safety officer and your pension payment is used to pay for health coverage or qualified long-term care insurance**

*If the Plan is a governmental plan, you retired as a public safety officer, and your retirement was by reason of disability or was after normal retirement age, you can exclude from your taxable income plan payments or nonqualified distribution paid directly as premiums to an accident or health plan (or a qualified long-term care insurance contract) that your employer maintains for you, your spouse, or your dependents, up to a maximum of \$3,000 annually. For this purpose, a public safety officer is a law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew.*

## 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. 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 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 *IRAS 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 59½ (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 and the special rules for public safety officers do 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.

However, whether a payment from a Designated Roth Account is a qualified distribution generally depends on when the participant first made a contribution to the Designated Roth Account in the Plan.

If you are a surviving spouse.

### *Not a Designated Roth Account:*

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 the required minimum distributions from your IRA do not have to start until after you are age 70½.

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.

### *Designated Roth Account:*

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 Roth IRA, you may treat the Roth IRA as your own or as an inherited Roth IRA.

A Roth IRA you treat as your own is treated like any other Roth IRA of yours, so that you will not have to receive any required minimum distributions during your lifetime and earnings paid to you in a nonqualified distribution before you are age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies)

If you treat the Roth IRA as an inherited Roth IRA, payments from the Roth IRA will not be subject to the 10% additional income tax on early distributions. An inherited Roth IRA is subject to required minimum distributions. If the participant had started taking required minimum distributions from the Plan, you will have to receive required minimum distributions from the inherited Roth IRA. If the participant had not started taking required minimum distributions, you will not have to start receiving required minimum distributions from the inherited Roth IRA until the year the participant would have been age 70½.

**If you are a surviving beneficiary other than a spouse.**

*Not a Designated Roth Account:*

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.

*Designated Roth Account:*

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 Roth IRA. Payments from the inherited Roth IRA, even if made in a nonqualified distribution, will not be subject to the 10% additional income tax on early distributions. You will have to receive required minimum distributions from the inherited Roth 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 that are not from a Designated Roth Account 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 current address on record is not an address within the U.S. or one of its territories you are required to fill out a Citizenship Statement. Failure to provide a statement will result in U.S. Federal taxes being withheld at a rate of 30%. 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 a payment is one in a series of payments for less than 10 years, your choice whether to make a direct rollover will apply to all later payments in the series (unless you make a different choice for later payments).
- If your payments for the year are less than \$200 (payments from a Designated Roth Account and from accounts that are not Designated Roth Accounts are not aggregated for purposes of the limit), 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.
- 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*.

**Mandatory Cashout Distributions**

*Not a Designated Roth Account:*

Unless you elect otherwise, a mandatory cashout of more than \$1,000 (or lesser amount if the plan so provides, not including payments from a Designated Roth Account in the Plan) will be directly rolled over to an IRA chosen by the Plan 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 (or lesser amount if the plan so provides, not including any amounts held under the plan as a result of a prior rollover made to the plan).

*Designated Roth Account:*

Unless you elect otherwise, a mandatory cashout from the Designated Roth Account in the plan of more than \$1,000 will be directly rolled over to a Roth IRA chosen by the Plan 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 (or lesser amount if the plan so provides, not including any amounts held under the plan as a result of a prior rollover made to the plan).

**FOR MORE INFORMATION**

You may wish to consult with the Plan administrator 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](http://www.irs.gov), or by calling 1-800-TAXFORM