CUNA MUTUAL GROUP

CMFG Life Insurance Company

CUNA Mutual Retirement Solutions
Phone: 800.999.8786
BenefitsForYou.com

Retirement Plan for Michigan Credit Union Employees - 401(k) Savings Plan In-Service Withdrawal Form

Note: Do not use this form if you have terminated your employment. Use the Distribution Form.

Information Regarding Your Retirement Plan Benefits

Your Co-Plan Administrator can assist you in completing the In-Service Withdrawal Form.

Before you complete this form, please do the following:

- Review your most recent quarterly benefits statement to determine the approximate amount of your vested benefits. Please note that all sources may not be available for In-Service Withdrawal. In-Service Withdrawals are not available for the portion of your account attributable to a money purchase plan that merged into this Plan, other than after-tax employee contributions made to the merged plan, as further explained below. You can obtain your most current account information from our Web site at ***www.benefitsforyou.com*** or call CUNA Mutual Retirement Solutions at (800) 999-8786.

- Read the "Special Tax Notice Regarding Retirement Plan Payments." The law requires that you be given this information to help you decide how to receive your Plan benefits.

- If you are electing an in-service withdrawal of after-tax contributions attributable to a money purchase plan that merged into this Plan, read the "Qualified Joint and Survivor Annuity Notice." If you are married, your spouse must also read this notice.

- All or part of any employee contributions previously made to a plan, other than the Retirement Plan for Michigan Credit Union Employees, that merged into this Plan, may be withdrawn to the extent permitted under the terms of the merged plan. If the merged plan was a money purchase plan and the participant is married, the spouse must consent to the withdrawal if the withdrawal is not distributed in the form of 50% qualified joint and survivor annuity.

- All or part of any employee contributions previously made to the Retirement Plan for Michigan Credit Union Employees plan may be withdrawn, subject to the following rules:

    - Withdrawals may be made any time;

    - The amount of any withdrawal may not be less than $500 unless it is the entire account balance available for withdrawal; and

    - The spouse must consent to the withdrawal if the withdrawal is not distributed in the form of a 50% qualified joint and survivor annuity.

- You need to complete Sections I (Employee Information) through VI (Participant's Signature) (and Section VII (Spousal Consent) if you are requesting an in-service distribution from a prior money purchase plan account). **After completing these sections, give this form to your Co-Plan Administrator. DO NOT RETURN IT TO CUNA MUTUAL GROUP.**

- The Co-Plan Administrator must complete Section VIII (Completed by Employer/Co-Plan Administrator). The In-Service Withdrawal Form needs to be reviewed by the Co-Plan Administrator to make sure all applicable sections are completed and that the form has the necessary signatures.

- **The processing of the benefit will be delayed if this form is not completed in its entirety.**

QUALIFIED JOINT AND SURVIVOR ANNUITY NOTICE

(applicable if you are requesting an in-service withdrawal of employee contributions made to a money purchase plan that merged into this plan)

What is a Qualified Joint and Survivor Annuity (QJSA)?

For the portion of your account balance attributable to employee contributions made to a prior money purchase plan, the automatic form of payment is a QJSA, unless you choose a different form of payment (with your spouse's consent). If you are married, this QJSA form of payment provides you with monthly payments for your life. Upon your death, your spouse will receive a monthly payment equal to 50% of the monthly payment you received prior to your death. Your spouse will receive this survivor benefit for the rest of his or her life. If you are not married, the QJSA will be paid to you in the form of a single life annuity. A single life annuity gives you a monthly retirement payment for the rest of your life. Upon your death, no further benefits will be paid.

What other forms of payment can I choose?

The optional forms of benefit are: Installments, partial payments, and lump sum. If you are married, your spouse must consent to your election in writing, in the presence of a notary public or the Plan Administrator/Plan Representative. You may revoke this election before your benefits commence. Your spouse does not need to consent to the revocation. A revocation of the optional form will result in distribution of your benefit in the automatic annuity form.

The following chart illustrates the financial effect of the various payment options available:

BENEFIT OPTION	DESCRIPTION (You are the participant)
Joint and 50% Survivor	You receive monthly payments for life. After your death, your spouse receives 50% of your monthly payment for the rest of his or her life.
Joint and 75% Survivor	You receive monthly payments for life. After your death, your spouse receives 75% of your monthly payment for the remainder of his or her life.
Single Life Annuity	You receive monthly payments for life. Payments stop when you die. Your spouse or other beneficiary will receive no further payments.
Installments	You receive approximately equal regular installments not less frequently than annually over an elected period of years not exceeding your life expectancy
Lump Sum	You and your spouse, if any, agree to take a lump sum cash distribution now and receive no future payments.
Partial Distribution	You and your spouse, if any, agree to take a partial lump sum cash distribution now and leave the remainder of your account balance in the plan subject to future election(s).

Contact our Retirement and Investment Solutions Center** for a current quote at 800-999-8786, option 3.

** Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 866.512.6109. Non-deposit investment and insurance products are not federally insured, involve investment risk, may lose value, and are not obligations of or guaranteed by the financial institution. Investor Guidance Center team members offer retirement and investment education but do not provide investment, legal or tax advice. Participants are encouraged to consult their own advisors.

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Retirement Plan for Michigan Credit Union Employees - 401(k) Savings Plan In-Service Withdrawal Form

DO NOT USE THIS FORM IF YOU HAVE TERMINATED YOUR EMPLOYMENT.

SECTION I (PLEASE PRINT) EMPLOYEE INFORMATION

Employee Name	Social Security Number	Date of Birth

Daytime Telephone Number	Email Address

SECTION II IN-SERVICE WITHDRAWAL OPTIONS

I request an in-service withdrawal of available accounts (check A or B):

☐ A. The MAXIMUM amount which is available to me at this time based on the Plan provisions.

☐ B. A gross dollar amount of $__________________ to be withdrawn from one or more of the following 100% vested accounts:

1) $__________________ from Pretax Elective Employee Deferral Account – only available after age 59½ if elected by your employer and only with respect to the Pre-Tax Elective Deferral Account attributable to that employer.
2) $__________________ from Employer Matching Contribution Account – only available after age 59½ if elected by your employer and only with respect to the Employer Matching Contribution Account attributable to that employer.
3) $__________________ from Company Contribution Account – only available after age 65 if elected by your employer and only with respect to the Company Contribution Account attributable to that employer.
4) $__________________ from After-Tax Employee Contributions made to the Retirement Plan for Michigan Credit Union Employees (minimum $500) – if applicable. If you are married, please complete Section VII (Spousal Consent) .
5) $__________________ from After-Tax Employee Contributions made to a Merged Plan other than the Retirement Plan for Michigan Credit Union Employees- if applicable. Only available if permitted under the terms of the Merged Plan. If the Merged Plan was a money purchase pension plan and you are married, please complete section VII (Spousal Consent).
6) $__________________ from Rollover Contributions- allowed at any time.

Identify the form of benefit payment below.

☐ Lump Sum Payment ☐ Installments in the amount of $__________ ☐ Request a quote for an annuity (Only available for sources 4 & 5 listed above.)

If you want to directly roll over any portion of your withdrawal, complete Section III (General Rollover Information). If the requested payment is less than $200, it will be paid directly to you – you then have up to 60 days after receipt of your check to roll over the taxable money to an IRA yourself.

SECTION III GENERAL ROLLOVER INFORMATION

☐ I elect a direct rollover of my entire withdrawal amount.

☐ I elect a direct rollover of the following portion of my withdrawal amount: $________________ (not less than $200). Pay me the remainder in cash, less income tax withholding.

Select One: ☐ **IRA FINANCIAL INSTITUTION or** ☐ **ELIGIBLE EMPLOYER PLAN INFORMATION**

- Make the check payable to: ________________________________ Account Number or Plan Number: ________________

Send my distribution to: Financial Institution or Eligible Employer Plan Sponsor Name: ________________________________

- Mailing Address of Financial Institution or Plan Sponsor: ________________________________
- Contact Person at the Financial Institution or Plan Sponsor: ________________________ Phone Number: ______________

AFTER-TAX CONTRIBUTIONS: If you have after-tax contributions, they will be included in your rollover. If you prefer to receive your after-tax contributions as a cash distribution, please check this box: ☐

ROTH IRA ROLLOVER INFORMATION

Select One: ☐ **ROTH IRA FINANCIAL INSTITUTION** identified below **or** ☐ **ELIGIBLE EMPLOYER PLAN** identified above:

- Make the check payable to: ________________________________ Account Number: ________________

Send my distribution to: Financial Institution Name: ________________________________

- Mailing Address of Financial Institution: ________________________________

  Contact Person at the Financial Institution: ________________________ Phone Number: ______________

Clear Form

SECTION IV	WITHHOLDING DIRECTIVE

Do not complete this Section if you are doing a direct rollover of 100% of your in-service withdrawal.

If you have elected a cash distribution of all or a portion of your account balance, the 20% federal withholding will apply to the taxable portion of your distribution. You may increase your withholding by completing Form W-4P. Form W-4P is available at ***Benefitsforyou.com*** or from CUNA Mutual Retirement Solutions at (800) 999-8786.

COMPLETE THE FOLLOWING:

Federal Withholding:

☐ I have read the "Special Tax Notice Regarding Retirement Plan Payments" for federal income tax withholding and I elect to increase my withholding and am enclosing the completed IRS Form W-4P for this election. (Please Note: The IRS Form W-4P is only required if you want to have more than 20% withheld.)

☐ If this is a direct rollover of a pre-tax amount to a Roth IRA, the mandatory 20% federal withholding rules do not apply. You are still responsible for any taxes due on this portion, however, and can voluntarily elect federal withholding. If you want federal taxes withheld, indicate the percent to be withheld: ________%.

State Withholding:

State of your legal residence: ____

Some states have mandatory withholding. The mandatory withholding rate will apply unless you elect a larger amount. Consult your tax advisor.

☐ I want __________% state income taxes withheld from my distribution.

☐ I do not want to have state income taxes withheld from my distribution.

If you reside in the state of Michigan, the form for state withholding, the MI W-4P, must be used for state withholding and is found on the Michigan Department of Treasury website at www.michigan.gov.

SECTION V	PAYMENT DIRECTIVE

☐ **Check Payment:** **Your cash and/or rollover check will be mailed directly to you at the address your employer has on record with CUNA Mutual Retirement Solutions. If you would like to update your address, please contact your Plan Sponsor.**

SECTION VI	PARTICIPANT'S SIGNATURE

- I understand that my in-service withdrawal will be taken pro rata from each applicable investment account in which I am invested (excluding any investment accounts subject to withdrawal restrictions, if applicable).
- I certify that I have read the Qualified Joint and Survivor Annuity Notice (if I have requested an in-service withdrawal of my After-Tax Employee Contributions made to a prior money purchase plan that merged into this Plan) and the Special Tax Notice, that I understand my payment options, and that I have elected a form of payment accordingly.
- I certify that I am signing this form voluntarily and that the information I have provided on this in-service withdrawal form is true and correct.
- I understand that I may revoke my election before my Plan benefits commence and that I may choose any other form of payment permitted by the Plan.
- If I am married and have requested an in-service withdrawal of my After-Tax Employee Contributions made to a prior money purchase plan that merged into this Plan, I understand that my election of a form of payment other than the QJSA is not effective without the signature of my spouse on the Spousal Consent below.
- I understand that I have the right to consider my withdrawal election for at least 30 days after I am provided with the Special Tax Notice. I further understand that I may waive this 30-day period and commence receipt of my benefit as soon as administratively feasible, but no earlier than 7 days from the date I received this form. The date I received this form was ___________________.
(If left blank, it will be assumed the date of your signature is the date you received this form.)
- I understand that if I do not return a signed copy of this form within 180 days after I have received it, a new distribution form will be required.

Participant's Signature	Date
X	

SECTION VII	SPOUSAL CONSENT

Marital Status: ☐ Single

☐ Married

Important: Spousal consent is required for all distributions from a prior money purchase account with a balance over $1,000, unless an exception below applies:

☐ My spouse and I are legally separated and I have a court order to that effect. Note: A qualified domestic relations order (QDRO) may require you to obtain your spouse's or ex-spouse's consent. (Please include court order or, if applicable, the QDRO.)

☐ My spouse has abandoned me and I have a court order to that effect. (Please include applicable court order.)

Your Right as a Spouse to Receive a QJSA:

Federal law requires the Plan to automatically pay the prior money purchase plan account balance in the QJSA form unless the participant chooses a different payment form and you agree to that choice. The QJSA form provides for monthly payments for your spouse's lifetime. After your spouse's death, reduced monthly payments equal to 50% of the monthly payments made to your spouse before his death will be paid to you for the rest of your lifetime.

If you want to waive your rights to the QJSA payment form, sign and date this Spouse Consent in the presence of a notary public or Plan representative. Please note that you are under no obligation to sign this Spouse Consent.

☐ (Spouse agrees to selected payment form and no changes permitted without spouse's further consent): I understand that I have the right to have the Plan pay my spouse's in-service withdrawal from his or her prior money purchase plan account in the QJSA payment form and I agree to give up that right. I understand that by signing this Spouse Consent, I may receive less money than I would have received under the QJSA form and I may receive nothing after my spouse dies. I agree that my spouse can elect to receive an in-service withdrawal from his or her prior money purchase plan account in the form selected in Section II (In-Service Withdrawal Options) above. I understand that my consent is irrevocable unless my spouse changes his or her election. I understand that my spouse cannot choose a different form of payment unless I agree to the change. I understand that I do not have to sign this Spouse Consent and that I am doing so voluntarily. I understand that if I do not sign this Spouse Consent, my spouse and I will receive an in-service withdrawal from my spouse's prior money purchase plan account in the QJSA payment form.

☐ (Participant may select any payment form and changes are permitted without spouse's further consent): I understand that I have the right to have the Plan pay my spouse's in-service withdrawal from his or her prior money purchase plan account in the QJSA payment form and I agree to give up that right. I understand that by signing this Spouse Consent, I may receive less money than I would have received under the QJSA form and I may receive nothing after my spouse dies. I understand that this Spouse Consent is irrevocable. I understand that by signing this Spouse Consent, my spouse can choose any payment form that is allowed by the Plan for his or her in-service withdrawal from his or her prior money purchase plan account without telling me and without getting my further consent. I also understand that my spouse can change the payment form at any time before payments begin without telling me and without getting my further consent. I understand that I can limit my spouse's choice to a particular payment form and that I am giving up that right. I understand that I do not have to sign this Spouse Consent and that I am doing so voluntarily. I understand that if I do not sign this Spouse Consent, my spouse and I will receive an in-service withdrawal from my spouse's prior money purchase plan account in the QJSA payment form.

Spouse's Signature **X**		Date
Witness ☐ Co-Plan Administrator or ☐ Notary Public	Co-Plan Administrator's Signature **X**	Date

Notary — Please complete:

I, ______________________________, a notary public in the State of ______________________,

County of ____________________, do hereby certify that before me on this _____ day of ______________________,

came ______________________________, personally known to me to be the person (the "spouse") whose name is subscribed above, and that he/she did in my presence execute the Spousal Consent, having acknowledged to me that he/she did so as a free and voluntary act and deed.

SEAL ____________________ **Signature** ______________________________________

My Commission Expires: ______________________

SECTION VIII	COMPLETED BY EMPLOYER (CO-PLAN ADMINISTRATOR)	
Benefit Requested For (Employee Name)		Social Security Number
Employer Name	Employer Contract Number (8 Digits)	Plan Number (3 digits)

Hours of Service (this must be completed for determining vesting and contribution allocation):

1. For employees who do not have a rehire date, enter the following date then determine the number of hours worked for the period listed:

   Date of Hire ________________________

	Under 500 hours	500-999 hours	1,000 hours or more
Number of Hours Credited since Last Employment Anniversary	☐	☐	☐

2. For rehired employees, indicate the date of rehire: ________________________________
   An employee will be assumed to have worked 1,000 hours or more in each employment year unless otherwise noted.

Authorized Co-Plan Administrator Signature	Date	Telephone Number/Extension
X		( )

FOR CO-PLAN ADMINISTRATOR USE ONLY
Once you have approved this form for completion, including all required signatures, please upload the completed form to us through BenefitsForYou.com using the "Send Distribution/Loan Form" Quick Link.

CUNA Mutual Retirement Solutions
Phone: 800.999.8786
BenefitsForYou.com

SPECIAL TAX NOTICE REGARDING RETIREMENT PLAN PAYMENTS

Non-Roth Accounts

YOUR ROLLOVER OPTIONS

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

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

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

GENERAL INFORMATION ABOUT ROLLOVERS

How can a rollover affect my taxes?

You will be taxed on a payment from the Plan if you do not roll it over. If you are under age 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).

Where may I roll over the payment?

You may roll over the payment to either an IRA (an individual retirement account or individual retirement annuity) or an employer plan (a tax-qualified plan, section 403(b) plan, or governmental section 457(b) plan) that will accept the rollover. The rules of the IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the IRA or employer plan (for example, no spousal consent rules apply to IRAs and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

How do I do a rollover?

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

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

If you do not do a direct rollover, you may still do a rollover by making a deposit into an IRA or eligible employer plan that will accept it. You will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, the Plan is required to withhold 20% of the payment for federal income taxes (up to the amount of cash and property received other than employer stock). This means that, in order to roll over the entire payment in a 60-day rollover, you must use other funds to make up for the 20% withheld. If you do not roll over the entire amount of the payment, the portion not rolled over will be taxed and will be subject to the 10% additional income tax on early distributions if you are under age 59½ (unless an exception applies).

How much may I roll over?

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

- Certain payments spread over a period of at least 10 years or over your life or life expectancy (or the live 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 payor can tell you what portion of a payment is eligible for rollover.

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

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

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

- Payments made after you separate from service if you will be at least age 55 in the year of the separation
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Payments from a governmental defined benefit pension 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).

Will I owe State income taxes?

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

SPECIAL RULES AND OPTIONS

If your payment includes after-tax contributions:

After-tax contributions included in a payment are not taxed. If a payment is only part of your benefit, an allocable portion of your after-tax contributions is included in the payment, so you cannot take a payment of only after-tax contributions. However, if you have pre-1987 after-tax contributions maintained in a separate account, a special rule may apply to determine whether the after-tax contributions are included in a payment. In addition, special rules apply when you do a rollover, as described below.

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

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

If you do a 60-day rollover to an IRA of only a portion of a 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.

If you miss the 60-day rollover deadline:

Generally, the 60-day rollover deadline cannot be extended, but see the section entitled "If you have an outstanding loan that is being offset" for a longer deadline for certain loan offsets. The IRS, however, has the limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline or the later deadline for certain loan offsets. There are three ways to obtain a waiver from the IRS: (1) you qualify for an automatic waiver, (2) you self-certify that you met the requirements of a waiver, or (3) you request and receive from the IRS a private letter ruling granting a waiver (private letter ruling requests require the payment of a nonrefundable user fee). For more information, see IRS Publication 590-A, Contributions to Individual Retirement Arrangements (IRAs).

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

If you do not do a rollover, you can apply a special rule to payments of employer stock (or other employer securities) that are either attributable to after-tax contributions or paid in a lump sum after separation from service (or after age 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.

If you have an outstanding loan that is being offset:

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

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

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

If 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 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 IRS Publication 590, 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 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.

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

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

If you 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.

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

If you are a nonresident alien:

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

Other special rules:

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

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

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

FOR MORE INFORMATION

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

Roth Accounts

YOUR ROLLOVER OPTIONS

You are receiving this notice because all or a portion of a payment you are receiving from a plan in which you participate is eligible to be rolled over to a Roth IRA or designated Roth account in an employer plan. This notice is intended to help you decide whether to do a rollover.

This notice describes the rollover rules that apply to payments from the Plan that are **from a designated Roth account**. If you also receive a payment from the plan that is not from a designated Roth account, you will be provided a different notice for that payment, and the Plan administrator or the payor will tell you the amount that is being paid from each account.

Rules that apply to most payments from a designated Roth account 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?

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.

Where may I roll over the payment?

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 either do a direct rollover or a 60-day rollover.

<u>If you do a direct rollover</u>, the Plan will make the payment directly to your Roth IRA or designated Roth account in an employer plan. You should contact the Roth IRA sponsor or the administrator of the employer plan for information on how to do a direct rollover.

<u>If you do not do a direct rollover</u>, you may still do a rollover by making 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 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 S corporation stock is held by an IRA).

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

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

If 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.

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

- Payments made after you separate from service if you will be at least age 55 in the year of the separation.
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Payments made due to disability
- Payments after your death
- 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 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 you miss the 60-day rollover deadline:

Generally, the 60-day rollover deadline cannot be extended but see the section entitled "If you have an outstanding loan that is being offset" for a longer deadline for certain loan offsets. The IRS, however, has the limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline or the later deadline for certain loan offsets. There are three ways to obtain a waiver from the IRS: (1) you qualify for an automatic waiver, (2) you self-certify that you met the requirements of a waiver, or (3) you request and receive from the IRS a private letter ruling granting a waiver (private letter ruling requests require the payment of a nonrefundable user fee). For more information, see IRS Publication 590-A, Contributions to Individual Retirement Arrangements (IRAs).

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

If you 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 and, 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. If, however, a loan offset occurs due to your termination of employment (or due to the termination of the Plan), then instead of 60 days to rollover the loan offset you have until the due date of your Federal individual income tax return (including extensions) for the year in which the plan offsets the loan offset to complete a rollover.

If you receive a nonqualified distribution and you were born on or before January 1, 1936:

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

If you receive a nonqualified distribution, 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 nonqualified distributions 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 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, whether the payment is a qualified distribution generally depends on when the participant first made a contribution to the designated Roth account in the Plan. Also, 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 receive a nonqualified distribution and you were born on or before January 1, 1936" applies only if the participant was born on or before January 1, 1936.

If you are a beneficiary of a deceased participant. If you receive a payment from the Plan as the beneficiary 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 a 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.

Payments under a qualified domestic relations order. If you are the spouse or a 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 as described in this notice).

If you are a nonresident alien:

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

Other special rules:

If 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 (only including payments from the designated Roth account in the Plan) are less than $200, 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 can do a 60-day rollover.

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 (not including any amounts held under the plan as a result of a prior rollover made to the plan).

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

FOR MORE INFORMATION

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