Benefit Withdrawal Forms

INITIATING OR CHANGING BENEFIT PAYMENTS

As an investor in the MissionSquare Retirement IncomeAdvantage Fund (the Fund), you are entitled to withdraw a guaranteed amount from the Fund for the rest of your life after you Lock-In. If you selected the Spousal Benefit option, guaranteed payments can continue after your death to your surviving spouse for the rest of his/her life. The amount you are entitled to withdraw from the Fund each Withdrawal Period, the 12-month period from your last birthday to the day before your next birthday, is referred to as your Lifetime Annual Withdrawal Amount (LAWA).

You can use the form in this packet to initiate periodic installment payments from the Fund. Prior to submitting your withdrawal request, you should carefully review the information in this packet and the *MissionSquare Retirement IncomeAdvantage Fund Important Considerations* document.

The information in this section includes some important points to remember as you withdraw assets from the Fund.

Pro-Rated 1st-Year LAWA

If you Lock-In on any date other than your birthday, your LAWA for the first Withdrawal Period is pro-rated based on the number of days remaining until your next birthday. You should take note of this pro-rated amount prior to establishing an installment payment schedule from the Fund.

Excess Withdrawals

After you Lock-In, the portion of any withdrawal (including fund transfers) from the Fund above your LAWA for a given Withdrawal Period is an Excess Withdrawal (excluding certain required distributions taken after age 73, as described in the Important Considerations document). **Any Excess Withdrawals from the Fund will proportionately reduce and potentially terminate available guarantees. Review Section III.F. of the Important Considerations document for more information.** If you would like to confirm the impact an Excess Withdrawal will have on your guarantees, please contact MissionSquare Retirement at (800) 669-7400 and we will provide you with a personalized calculation.

Changes to Your LAWA

As described more completely in the Important Considerations document, your LAWA can increase as a result of 1) positive investment performance, or 2) additional contributions to the Fund, and will decrease if you take Excess Withdrawals from the Fund. You will need to complete the *MissionSquare Retirement IncomeAdvantage Fund Installment Payment Change Form* if you wish to adjust your installment amount following a change to your LAWA. MissionSquare will not make any adjustments to the dollar amount of your installment payments in response to changes to your LAWA, unless instructed to do so by you.

Transfers Out of the Fund

You can withdraw a portion (or all) of your LAWA by transferring assets from the Fund to other investment options available in your plan. Please keep in mind that transfers out of the Fund are combined with the amount of your installment payments to determine the total amount withdrawn from the Fund during each Withdrawal Period.

Other Withdrawal Requests

The withdrawal form in this packet should only be used for your withdrawal request from the MissionSquare Retirement IncomeAdvantage Fund. To request withdrawals from your other investments (i.e., not the MissionSquare Retirement IncomeAdvantage Fund), you should contact MissionSquare for the appropriate withdrawal forms.

Mail or fax completed form to MissionSquare:

MAIL:

MissionSquare Plan Services
P.O. Box 219320
Kansas City, MO 64121-9320

FAX:

MissionSquare Plan Services
(844) 677-3297

Please keep a copy of the completed form for your records.

FORM INSTRUCTIONS

The information in this section will help you complete the enclosed form and initiate or change your existing installment payment schedule. If you need assistance as you read the instructions and complete the form, please contact MissionSquare at (800) 669-7400. We also recommend that you consult with a tax advisor prior to making any decisions about your benefits.

1. Participant Information

Please complete all of the information in Section 1 of the form. This will help to ensure your request is processed in a timely manner.

2. Postpone or Stop Payments

Complete Section 2 of the form if you wish to postpone receiving any additional installment payments from the Fund until a future date. Please specify the date when you wish payments to resume, and complete Section 3 if you intend to change the frequency or amount of your payments.

You should also complete this section if you wish to stop your installment payments until further notice. If you select the "Stop" option, you will need to submit another form when you wish to resume installment payments from the Fund.

3. Payment Options

a) Installment Amount

Specify the amount of each installment payment. The amount can be more or less than your LAWA, but please keep in mind that Excess Withdrawals will proportionately reduce and potentially terminate your future payment guarantees.

Note: *You can choose to withdraw more or less than your LAWA from the Fund in any given Withdrawal Period. Any remaining portion of your LAWA that you do not withdraw will not be available in subsequent Withdrawal Periods. This means that withdrawing less than your LAWA will not increase your LAWA in later years. However, amounts that you do not withdraw will continue to be invested in the Fund and reflected in your Market Value.*

b) Installment Frequency

You can have your installment payments sent on a monthly, quarterly, semi-annual (every six (6) months) or annual basis. If you do not select an installment frequency, the processing of your payment may be delayed.

c) Effective Date

Please specify the date when the change to your installment payment schedule will take effect. You can request the change be made as soon as possible, or at a specified future date (e.g., following your next birthday). The actual day of the month when your checks will be sent (the Wednesday following the first, second, third or fourth Tuesday of each month) will be determined by MissionSquare based on your birthday. If you do not select an effective date for the change, the change will be made as soon as possible by default.

You should submit your request at least 10 business days prior to the effective date of the change, as this will ensure MissionSquare has sufficient time to process your request prior to your next payment.

4. Send Payment To

Select one box in Section 4 of the form to indicate where your payments should be sent.

5. Tax Withholding Election

Please review the "Tax Withholding Information" section below and the *Special Tax Notice Regarding Plan Payments* for information regarding tax withholding and your ability to roll over assets to another eligible plan.

6. Participant Signature

Please sign and date Section 6 of the form, and confirm whether or not you are a current U.S. citizen.

TAX WITHHOLDING

The information in this section is intended to summarize the tax withholding rules that apply to your distributions. Please review the *Special Tax Notice Regarding Plan Payments* for additional information regarding tax withholding and your ability to roll in assets to another eligible plan.

Federal Tax Withholding

MissionSquare is required to withhold 20% for federal taxes if your distribution is considered an eligible roll-in distribution (see "Eligible Roll-In Distributions" on the following page). However, if your only withdrawals from the plan are from the MissionSquare Retirement IncomeAdvantage Fund, and the amount of your installment payments is equal to or less than your LAWA, the payments will not generally be subject to the mandatory 20% federal tax withholding. MissionSquare will withhold federal taxes based on the instructions you provide in Section 4 of the withdrawal form. If no withholding is specified, and your distribution is not an eligible roll-in distribution, MissionSquare will withhold taxes according to IRS requirements, using a filing status of married claiming three exemptions for periodic payments.

All withdrawals from your plan, including those from the other investments in your plan, must be taken into account when determining whether or not your distributions from the MissionSquare Retirement IncomeAdvantage Fund are eligible roll-in distributions.

Eligible Roll-In Distributions: The Internal Revenue Code provides that if your distribution is considered an "eligible roll-in distribution," the distribution will be subject to 20% mandatory federal income tax withholding unless you have the payment transferred directly to another employer's plan (e.g., 401, 403(b), 457) or an IRA. Please review the *Special Tax Notice Regarding Plan Payments* for additional information. Substantially equal periodic payments that are made over your life expectancy, or a period of 10 years or more, are not eligible roll-in distributions.

Non U.S. Citizens: Generally, nonresident aliens (individuals who are not U.S. citizens and residing outside of the United States) are subject to 30% federal tax withholding. A reduced rate, including exemption, may apply if there is a tax treaty between your country of residence and the United States.

State Tax Withholding

Several states have mandatory tax withholding requirements. MissionSquare automatically withholds taxes for states which require withholding from retirement plan withdrawals and will honor requests for withholding in other states based on the instructions you provide in Section 4 of the withdrawal form.

Income taxation of payments from retirement plans varies from state to state. You should seek state tax advice from the appropriate state department of revenue if you have questions regarding state tax withholding requirements.

EARLY WITHDRAWAL PENALTIES

457 Plans

457 plan assets that remain in a 457 plan until paid are never subject to the 10% early withdrawal penalty tax. However, if you roll assets into your 457 plan from another type of account (401, 403(b), or IRA), these rolled-in assets are subject to the 10% early withdrawal penalty tax if withdrawn prior to age 59½, unless an exception to the penalty applies.

401 Plans

401 plan assets are subject to the 10% early withdrawal penalty tax if withdrawn from your account prior to age 59½, unless an exception to the penalty applies.

Exceptions to the 10% Penalty

If you withdraw equal (or almost equal) payments at least annually over your life expectancy, the distributions will not be subject to a 10% early withdrawal penalty. As such, if the only withdrawals from your plan are installment payments from the MissionSquare Retirement IncomeAdvantage Fund of an amount equal to or less than your LAWA, paid for the rest of your life, your distributions will not be subject to the penalty.

Please review the *Special Tax Notice Regarding Plan Payments* for additional exceptions to the 10% early withdrawal penalty.

Paying Penalties

MissionSquare does not withhold any portion of your payment to cover applicable IRS penalties. The calculation and payment of any penalty is your responsibility and will be carried out in the process of filing your IRS Forms 1040 and 5329. A useful source of information for all participants who make withdrawals from qualified plans is the current year's version of IRS Publication 575, *Pension and Annuity Income,* which is available on the IRS website at www.irs.gov or by calling (800) 829-3676.

DIRECT DEPOSIT

MissionSquare can deposit your scheduled installment payments directly into your bank account – a more secure, timely, and easier method than receiving a check in the mail. You can elect this option by completing the enclosed *Direct Deposit Authorization Form,* and doing so will likely result in the funds being available to you three to five days earlier than if you have the checks mailed to your home.

Note: *Direct deposit instructions must be electronically verified with your bank before you receive your first payment. If problems are encountered and/or if there is not enough time for verification prior to your first payment, you will receive a check in the mail rather than an electronic deposit. Incorrect or incomplete bank information will delay processing of your request.*

SPECIAL CIRCUMSTANCES

Withdrawals While You Are Still Employed (In-Service Withdrawals)

If you Lock-In prior to separating from service from your employer, you will not be able to establish systematic installment payments from the Fund. However, you are still entitled to your LAWA, and can transfer this amount out of the Fund to other investments available in your plan each Withdrawal Period. Transfers out of the Fund can be executed by logging in to your account online at www.missionsq.org or by contacting Plan Services at (800) 669-7400.

If you are eligible for in-service withdrawals from your account, you will need to transfer assets from the Fund to other investment options available in your plan, and initiate the in-service withdrawal from your assets invested outside of the Fund.

IRS Required Minimum Distributions (RMDs)

After you reach age 73 or separate from service (whichever is later), you will be required to withdraw at least a minimum amount from your account each year. The Required Minimum Distribution (RMD) is calculated using your account balance plus the net actuarial present value (NAPV) of the guarantees, and dividing the amount by a life expectancy factor provided by the IRS. MissionSquare will review your account and payment schedule annually after you reach the age of 73 to ensure that you are meeting the RMD requirements. If you are receiving less than the RMD amount, an additional check will be issued to you to meet the required amount.

Except as noted in the *MissionSquare Retirement IncomeAdvantage Fund Important Considerations* document, withdrawals from the Fund in excess of your LAWA, including those intended to satisfy your RMD, will be Excess Withdrawals that proportionately reduce and potentially terminate available guarantees.

If you fail to comply with the minimum withdrawal requirement, you will be subject to a 25% excise tax for tax years beginning 1/1/2023 on the difference between the RMD and the amount actually paid to you. As a service to our retirement plan participants, MissionSquare annually tests accounts to confirm compliance with RMD rules.

Multiple MissionSquare Accounts

If you have more than one MissionSquare account, you can establish different payout schedules for each account. You will receive a separate check or direct deposit for each account. Please note that separate withdrawal forms must be submitted to initiate distributions from each account.

Vesting (401 Plans)

Your ownership of employer contributions in your account is determined by your plan's vesting schedule. If you leave employment before you are 100% vested, you will forfeit any employer contributions to your account for which you are not yet vested. The forfeited amounts are returned to your employer when you initiate withdrawals from your account (or upon your separation from service, if requested by your employer). As such, when you initiate withdrawals from the MissionSquare Retirement IncomeAdvantage Fund, any non-vested employer contributions invested in the Fund will be forfeited, and will count toward your total withdrawals from the Fund for the Withdrawal Period. If the forfeited amounts cause an Excess Withdrawal, your LAWA will be proportionately reduced.

Roth 401(k) Assets

If you have made Roth contributions to your 401(k) plan, you should give careful consideration to how these assets are withdrawn, as qualified distributions of Roth assets are completely tax-free. Non-Roth assets will be distributed first in order to help prevent Roth assets from being withdrawn prior to the distribution being qualified. Additional information relating to distributions of Roth 401(k) assets is included in the *Special Tax Notice Regarding Plan Payments.*

Qualified Joint and Survivor Annuity (Applies to Some 401 Plans Only)

If you are a married participant withdrawing assets from a 401 plan where the employer has selected the Qualified Joint and Survivor Annuity as the default form of payment, you and your spouse must complete the *Waiver of Qualified Joint and Survivor Annuity Form* along with your completed withdrawal form. This form is available online or by contacting MissionSquare.

Spousal Beneficiary Account Holders

If you inherited your balance in the MissionSquare Retirement IncomeAdvantage Fund, the benefits and guarantees that you are entitled to receive from the Fund are dependent upon whether or not your spouse had Locked-In prior to his or her death. Please review Section IV. of the Important Considerations document or contact MissionSquare for additional information.

Qualified Domestic Relations Orders (QDROs)

If you were awarded a portion (or all) of a former spouse's account as a result of a QDRO, please review Section V.D. of the Important Considerations document or contact MissionSquare for information regarding the benefits and guarantees that you are entitled to receive from the MissionSquare Retirement IncomeAdvantage Fund.

SUMMARY DESCRIPTION

This publication provides a summary of the rules governing withdrawals from your retirement plan as they apply to the MissionSquare Retirement IncomeAdvantage Fund. The actual rules governing your benefits are contained in state retirement laws and the federal tax code. This publication is a summary, written in less legalistic terms. It is not a complete description of the law. If there are any conflicts between what is written in this publication and what is contained in the law, the applicable law will govern.

ANNUITY DISCLOSURE

Empower Annuity Insurance Company (EIC), CA COA #08003, Hartford, CT. Neither EIC nor MissionSquare guarantees the investment performance or return on contributions to EIC's Separate Account. You should carefully consider the objectives, risks, charges, expenses, and underlying guarantee features before purchasing this product. EIC may increase the Guarantee Fee in the future, from one percent up to a maximum of 1.50 percent. Like all variable investments, this Fund may lose value. Availability and terms may vary by jurisdiction; subject to regulatory approvals. Annuity contracts contain exclusions, limitations, and reductions of benefits and terms for keeping them in force. Guarantees are based on EIC's claims-paying ability. This annuity is issued under Contract form # GA-2020-TGWB4-0805-RC. MissionSquare provides recordkeeping services to your Plan and is the investment manager of the underlying EIC Separate Account. EIC or its affiliates may compensate MissionSquare for providing these and related administrative services in connection with the Fund. Before electing the Spousal Benefit (if available) on behalf of any beneficiary not recognized as your spouse under Federal law (a civil union partner), be aware that provisions of your plan or the Internal Revenue Code might prevent, limit, or otherwise affect the ability of the beneficiary to receive the Spousal Benefit. Variable annuities are suitable for long-term investing, particularly retirement savings. Empower refers to the products and services offered by Empower Annuity Insurance Company of America and its subsidiaries. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice. Note: Participants who are interested in the MissionSquare Retirement IncomeAdvantage Fund must first receive and read the MissionSquare Retirement IncomeAdvantage Fund Important Considerations document before investing.

MissionSquare Retirement IncomeAdvantage Fund

Installment Payment Form | PAGE 1 OF 3

- **After you Lock-In,** use this form to establish or change an existing installment payment schedule from the MissionSquare Retirement IncomeAdvantage Fund (the Fund). MissionSquare Retirement will not be able to process your withdrawal if your request is received prior to Lock-In.
- To withdraw assets that are not invested in the MissionSquare Retirement IncomeAdvantage Fund, contact MissionSquare for the appropriate withdrawal forms.
- Read the instructions carefully before completing this form. Please print legibly in blue or black ink.

1 PARTICIPANT INFORMATION *(COMPLETE ALL FIELDS IN THIS SECTION)*

EMPLOYER PLAN NUMBER:	EMPLOYER PLAN NAME:	STATE:	MARITAL STATUS: ☐ Married ☐ Single
SOCIAL SECURITY NUMBER:	DATE OF BIRTH: *MM/DD/YYYY*	PREFERRED PHONE NUMBER:	EMAIL ADDRESS:
FULL NAME: *LAST, FIRST, MI*			
MAILING ADDRESS: *STREET*	*CITY*	*STATE*	*ZIP*

2 POSTPONE OR STOP PAYMENTS

☐ **Postpone** my current installment payment schedule until: *MM/DD/YYYY* ______________________________

☐ **Stop** my current payment schedule until further notice.

3 PAYMENT OPTION

Initiate or change payments from the MissionSquare Retirement IncomeAdvantage Fund (the Fund) – ***SELECT ONLY ONE OPTION IN (A), (B), AND (C) BELOW.***

☐ Please check this box to confirm that you have completed the Lock-In process with Prudential.

A. INSTALLMENT AMOUNT

☐ **Lifetime Annual Withdrawal Amount (LAWA) Payments** – I hereby request MissionSquare to distribute my current remaining LAWA *(as of the date of this request)* from the Fund according to the instructions provided in 2(b) and 2(c) below.

- *Note that if you Locked-In on a date other than your birthday, your LAWA for the first Withdrawal Period is pro-rated based on the number of days remaining until your next birthday. In this case, following your next birthday, your installment amount will be adjusted as needed to pay out your full LAWA over a full Withdrawal Period.*
- *The LAWA Payments option is only available if your LAWA has not changed since your Lock-In date. If your LAWA has changed since Lock-In, you must select the "Payments of a Specified Amount" option, or MissionSquare will not be able to process your payment request.*

☐ **Payments of a Specified Amount** – I hereby request withdrawals in the amount of $________________ to be distributed from the Fund according to the instructions provided in 2(b) and 2(c) below.

By completing this section of the form, you are acknowledging that you are aware the LAWA for the first Withdrawal Period may be pro-rated based on the number of days remaining until your next birthday, and that Excess Withdrawals from the Fund will reduce and potentially terminate future payment guarantees. Please note that you can access your account online or contact MissionSquare for additional information on your current LAWA and establishing an installment amount that will not exceed your LAWA.

IMPORTANT NOTE REGARDING CHANGES TO YOUR LAWA: Positive market performance and/or additional contributions to the Fund may cause your LAWA to increase. This amount will be displayed on your quarterly statements and your account online, and you will need to contact MissionSquare if you wish to increase your future payments to correspond with increases in the benefits you are eligible to receive. Similarly, if you take an Excess Withdrawal from the Fund, your LAWA will decrease, and you will need to contact MissionSquare if you wish to adjust your installment payment amount or to stop payments for the remainder of the Withdrawal Period.

B. INSTALLMENT FREQUENCY

☐ Monthly *(Default selection if no frequency is selected)* ☐ Quarterly ☐ Semi-Annual *(6-month intervals)* ☐ Annual

Installment Payment Form |

EMPLOYER PLAN NUMBER:	SOCIAL SECURITY NUMBER:

3 PAYMENT OPTION (CONTINUED)

C. PAYMENT START DATE *(Select one starting payment date)*

☐ As soon as possible*

☐ Date: ___ ___ / ___ ___ ___ ___ *(Month/Year)**

**The actual day of the month when your payment will be processed will be determined by MissionSquare based on your birthday.*

4 SEND PAYMENT TO

Indicate where your payments should be sent (select only one of the following):

☐ **Permanent Mailing Address** specified in Section 1 of this form.

☐ **Existing Bank Account.** Select this option if you have already established direct deposit for your payments and would like to continue having payments sent to the same account.

☐ **New Bank Account.** Select this option and submit a *Direct Deposit Authorization Form* *(available in this packet)* if you have not previously established direct deposit for your payments and would like to have your payments sent directly to your bank account. Note that your first check may be mailed to your permanent address.

5 TAX-WITHHOLDING ELECTION

MissionSquare may be required to withhold federal and state income taxes from your payments regardless of your election. You are ultimately liable for the payment of federal and state income taxes on your benefit payments. If you do not provide withholding instructions, MissionSquare will withhold taxes according to the applicable federal and/or state rules.

If you wish to withhold an additional federal income tax or no withholding (if applicable), please indicate the percentage below:

☐ Withhold **FEDERAL** income tax in the amount of ________% per payment ***OR*** ☐ No withholding

If you wish to have a specific state income tax dollar amount withheld or no withholding (if applicable), please indicate below:

☐ Withhold **STATE** income tax in the amount of $________________ per payment* ***OR*** ☐ No withholding

**If the dollar amount selected is less than the required state withholding amount, the higher amount will be withheld.*

Please declare your residency state IF DIFFERENT from your permanent address: ________________

EMPLOYER PLAN NUMBER:	SOCIAL SECURITY NUMBER:

6 PARTICIPANT SIGNATURE

By signing this form, I acknowledge that I have received and reviewed the *Special Tax Notice Regarding Plan Payments*. I hereby waive the "applicable waiting period" required under IRS rules regarding payments from my 457/401 plan account, and I direct MissionSquare to process the payment option selected on this form.

I understand that additional contributions/transfers in to the Fund and/or transfers/withdrawals out of the Fund may impact my LAWA. Excess Withdrawals from the Fund will reduce and potentially terminate my future payment guarantees. Additional Fund details are available in the *MissionSquare Retirement IncomeAdvantage Fund Important Considerations* document.

As required by law and under the penalty of perjury, I certify that the Social Security Number (Taxpayer Identification Number) I have provided is correct.

Participant Signature: ______________________ Date: *MM/DD/YYYY* ______________

I am a U.S. Citizen: ☐ Yes ☐ No

7 EMPLOYER SIGNATURE

By signing, the employer confirms the participant is eligible to receive payments out of the retirement plan designated in Section 1. This section does not need to be completed if the employer has already notified MissionSquare of the participant's separation from service or if this is a change to an existing installment payment change schedule.

Participant's Last Day of Employment: *MM/DD/YYYY* ______________ Vesting Status *(if applicable)*: ________%

Authorized Employer Official's Signature: ______________________ Date: *MM/DD/YYYY* ______________

Authorized Employer Official's Name and Title *(Please Print)*: ______________________

MissionSquare RETIREMENT

DIRECT DEPOSIT AUTHORIZATION FORM |

FOR INSTALLMENT PAYMENTS ONLY

1. Use this form to have your installment payments sent via direct deposit to your bank account. *(Direct deposit is not available for lump sum and one-time payments.)*
2. Attach a voided check with your completed *Direct Deposit Authorization Form.*
3. Forward your completed form and voided check to MissionSquare Retirement via fax or mail. (See fax and mailing instructions on page 2).

PARTICIPANT INFORMATION

Employer Plan Number: ___ ___ ___ ___ ___ ___

Employer Plan Name: ______________________

State: ___ ___

Social Security Number: ___ ___ ___ – ___ ___ – ___ ___ ___ ___

Date of Birth: *(MM/DD/YYYY)* ___ ___ / ___ ___ / ___ ___ ___ ___

Daytime Phone Number (___ ___ ___) ___ ___ ___ – ___ ___ ___ ___

Full Name of Participant

____

LAST *FIRST* *M.I.*

DIRECT DEPOSIT AUTHORIZATION FOR INSTALLMENT PAYMENTS

Complete this section only if you selected an installment payment option on the *Benefit Withdrawal Form.*

Electronic direct deposit is only available for installment payments. If you requested a lump sum or one-time payment option, a check will be mailed to your permanent address.

Please contact your bank to confirm the below information. Incorrect information will delay the processing of your direct deposit request. Also, please note that the first payment may be issued as a check rather than an electronic deposit. All subsequent deposits will be completed electronically. **Please attach a voided check with your completed form.**

Type of Authorization: ☐ Initial Authorization ☐ Change

PLEASE ATTACH A VOIDED CHECK HERE.

Account Information

Please contact your bank for this information. Incorrect information will delay electronic deposit processing. See page 2 of 2 of this form for an example of a check and the information needed.

Type of Depositor Account

☐ Checking ☐ Savings

Depositor Account Number

Name on Your Bank Account ______________________

Name of Financial Institution ______________________

Financial Institution's Direct Deposit Routing Number

Financial Institution's Phone Number (___ ___ ___) ___ ___ ___ – ___ ___ ___ ___

Prior to a payment being sent, a successful test transmission with your bank must take place. If problems are encountered and not resolved prior to your first payment, a check may be sent rather than a direct deposit. Incorrect or incomplete bank information will delay the processing of your request.

SIGNATURE

Direct Deposit Authorization *(for installment payments)*

I hereby authorize the VantageTrust Company (hereinafter call the "Trust") to credit the account above for any amount owed to me for retirement benefit payments. This authorization agreement is to remain in full force and effect until the Trust has received written notification from me of its termination in such time and in such manner as to afford the Trust and depository a reasonable opportunity to act on it. This authorization agreement may also be terminated by the Trust. In the event that the Trust notifies the bank that funds to which I am not entitled have been deposited to my account inadvertently, I hereby authorize and direct the bank to return said funds to the Trust as soon as possible.

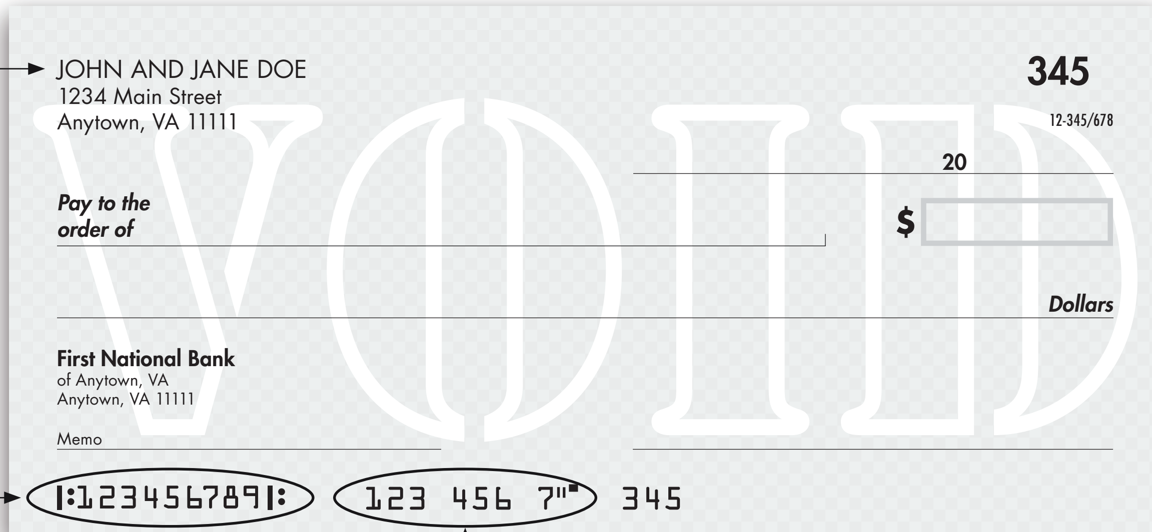
Signature ______________________ Date: ___ ___ / ___ ___ / ___ ___ ___ ___

MissionSquare RETIREMENT

DIRECT DEPOSIT AUTHORIZATION FORM

DIRECT DEPOSIT AUTHORIZATION FORM INSTRUCTIONS

A. Be sure current address is shown.



B. Financial institution's routing number for direct deposit. Please call your bank to verify this number is correct for direct deposit. If the number is not correct, it will result in delays.

C. Your account number.

FAX OR MAIL INSTRUCTIONS

Mail or fax completed form to MissionSquare:

Fax:
MissionSquare Plan Services
(844) 677-3297

Mail:
MissionSquare Plan Services
P.O. Box 219320
Kansas City, MO 64121-9320

Please keep a copy of the completed form for your records.

MissionSquare RETIREMENT

Special Tax Notice Regarding Plan Payments

This notice applies to distributions from 401(a), 401(k), 403(b), and 457(b) plans with MissionSquare Retirement, including distributions from Roth and non-Roth accounts in the plans.

ROLL-IN OPTIONS AVAILABLE

You are receiving this notice because all or a portion of a payment you are receiving from your account is eligible to be rolled into an IRA or an employer plan. This notice is intended to help you decide whether to do such a roll-in. Please review and consider the information in the notice before you begin withdrawing funds from your account with MissionSquare.

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

GENERAL INFORMATION ABOUT ROLL-INS

How can a roll-in affect my taxes?

- **Non-Roth Assets** – 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 (generally, distributions made before age 59½), unless an exception applies. However, if you do a roll-in, you will not have to pay tax until you receive payments later and the 10% additional income tax will not apply if those payments are made after you are age 59½ (or if an exception to the 10% additional income tax applies).
- **Roth Assets** – 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 portion of the payment that is earnings. If you are under age 59½, a 10% additional income tax on early distributions (generally, distributions made before age 59½) will also apply to the earnings (unless an exception applies). However, if you do a roll-in, 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 roll-in. If you do a roll-in, you will not be taxed on the amount you roll in and any earnings on the amount you roll in 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 roll-in 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.

What types of retirement accounts and plans may accept my roll-in?

- **Non-Roth Assets** – You may roll in 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 roll-in. The rules of the IRA or employer plan that holds the roll-in will determine your investment options, fees, and rights to payment from the IRA or employer plan (for example, IRAs are not subject to spousal consent rules and IRAs may not provide loans). Further, the amount rolled in will become subject to the tax rules that apply to the IRA or employer plan.
- **Roth Assets** – You may roll in 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 that will accept the roll-in (a tax-qualified plan, section 403(b) plan, or governmental section 457 plan). The rules of the Roth IRA or employer plan that holds the roll-in will determine your investment options, fees, and rights to payment from the Roth IRA or employer plan (for example, Roth IRAs are not subject to spousal consent rules and Roth IRAs may not provide loans). Further, the amount rolled in 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 roll-in 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 roll-in 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 roll-in distributions from a Roth IRA can only be rolled in to another Roth IRA.

How do I do a roll-in?

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

If you do a direct roll-in, 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 roll-in.

If you do not do a direct roll-in:

- **Non-Roth Assets** – You may still do a roll-in by making a deposit into an IRA or eligible employer plan that will accept it. Generally, you will have 60 days after you receive the payment to make the deposit. If you do not do a direct roll-in, the Plan is required to withhold 20% of the payment for federal income taxes (up to the amount of cash and property received). This means that, in order to roll in the entire payment in a 60-day roll-in, you must use other funds to make up for the 20% withheld. If you do not roll in the entire amount of the payment, the portion not rolled in 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).
- **Roth Assets** – You may still do a roll-in by making a deposit (generally within 60 days) into a Roth IRA, whether the payment is a qualified or nonqualified distribution. In addition, you can do a roll-in 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 roll-in does not exceed the amount of the earnings in the payment. You cannot do a 60-day roll-in 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 in an amount at least equal to the earnings allocable to the distribution, you will be taxed on the amount of those earnings not rolled in, including the 10% additional income tax on early distributions if you are under age 59½ (unless an exception applies).

  If you do a direct roll-in 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 in consists first of earnings.

  If you do not do a direct roll-in 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). This means that, in order to roll in 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 in?

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

- Certain payments spread over a period of at least 10 years or over your life or life expectancy (or the joint lives or joint life expectancies of you and your beneficiary);
- Required minimum distributions after age 70½ (if you were born before July 1, 1949, and before January 1, 1951), after age 73 (if you were born after December 31, 1950), or after death (applicable to Roth assets for taxable years beginning on or before December 31, 2023);
- Hardship distributions;
- Corrective distributions of contributions that exceed tax law limitations;
- Loans treated as deemed distributions (for example, loans in default due to missed payments before your employment ends);
- Cost of life insurance paid by the Plan;
- Payments of certain automatic enrollment contributions that you request to withdraw within 90 days of your first contribution;
- Amounts treated as distributed because of a prohibited allocation of S corporation stock under an ESOP (also, there generally will be adverse tax consequences if you roll over a distribution of S corporation stock to an IRA); and
- Distributions of certain premiums for health and accident insurance.

MissionSquare can tell you what portion of a payment is eligible for roll-in.

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

- **Non-Roth Assets** – 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 in, unless one of the exceptions listed below applies. This tax applies to the part of the distribution that you must include in income and is in addition to the regular income tax on the payment not rolled in.
- **Roth Assets** – 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 in (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 earnings not rolled in.

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

- Payments made after you separate from service if you will be at least age 55 in the year of the separation;
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the joint lives or joint life expectancies of you and your beneficiary);
- Payments from a governmental plan made after you separate from service if you are a qualified public safety employee and you (1) will be at least age 50 in the year of the separation or (2) have at least 25 years of service under the plan;
- Payments from a tax-qualified plan or section 403(b) plan made after you separate from service if you are an employee who provides firefighting services and you (1) will be at least age 50 in the year of the separation or (2) have at least 25 years of service under the plan;
- Payments of up to $5,000 made to you within one year after the birth or adoption of a child;
- Payments made due to disability;
- Payments made while you are terminally ill;
- 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 of up to $5,000 made to you from a defined contribution plan if the payment is a qualified birth or adoption distribution;
- Payments up to the amount of your deductible medical expenses (without regard to whether you itemize deductions for the taxable year);
- Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001, for more than 179 days;
- Payments of certain automatic enrollment contributions that you request to withdraw within 90 days of your first contribution;
- Payments of up to $22,000 made in connection with federally-declared disasters; and
- Phased retirement payments made to federal employees.

If I do a roll-in to a traditional IRA or Roth IRA, will the 10% additional income tax apply to early distributions from the IRA?

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

- The exceptions for payments made after you separate from service if you will be at least age 55 in the year of the separation (or age 50 or following 25 years of service for qualified public safety employees and employees providing firefighting services) do not apply;
- The exception for qualified domestic relations orders (QDROs) does not apply (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA of a spouse or former spouse);
- 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 exemptions that apply for payments from an IRA, including: (1) payments for qualified higher education expenses, (2) payments up to $10,000 used in a qualified first-time home purchase, (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), and (4) payments of net income attributable to an excess IRA contribution made in a calendar year where such amounts are distributed by tax return deadline for the year (including extensions) and no deduction is allowed for the excess contribution.

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 in the payment to an IRA or an employer plan that accepts roll-ins. One difference is that you cannot do a roll-in if the payment is due to an "unforeseeable emergency" and the special rules under "If you were born on or before January 1, 1936" do not apply.

- **Non-Roth Assets** – If the distribution is from non-Roth assets, another difference is that, if you do not do a roll-in, 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 roll-in 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 roll-in 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).
- **Roth Assets** – If the distribution is from Roth assets, another difference is that, if you receive a payment that is not a qualified distribution and you do not roll it in, you will not 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 in, 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 roll-in to an IRA or to an employer plan that is not a governmental section 457(b) plan, a later distribution that is not a qualified distribution made before age 59½ will be subject to the 10% additional income tax on earnings allocated to the payment (unless an exception applies).

Will I owe state income taxes?

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

SPECIAL RULES AND OPTIONS

If your payment includes non-Roth after-tax contributions:

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

You may roll in to an IRA a payment that includes after-tax contributions through either a direct rollover or a 60-day roll-in. 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 roll-in of only a portion of the amount paid from the Plan and at the same time the rest is paid to you, the portion rolled in consists first of the amount that would be taxable if not rolled in. 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 in $10,000 to an IRA that is not a Roth IRA, no amount is taxable because the $2,000 amount not rolled in is treated as being after-tax contributions. If you do a direct roll-in 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 roll-in to an IRA of only a portion of a payment made to you, the portion rolled in consists first of the amount that would be taxable if not rolled in. 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 in. In this case, if you roll in $10,000 to an IRA that is not a Roth IRA in a 60-day roll-in, no amount is taxable because the $2,000 amount not rolled in is treated as being after-tax contributions.

You may roll in to an employer plan all of a payment that includes after-tax contributions, but only through a direct roll-in (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 roll-in 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 in.

If you miss the 60-day roll-in deadline:

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

If you 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 outstanding amount of the loan, typically when your employment ends. The offset amount is treated as a distribution to you at the time of the offset. Generally, you may roll over all or any portion of the offset amount.

How long you have to complete the rollover depends on what kind of plan loan offset you have. If you have a qualified plan loan offset, you will have until your tax return due date (including extensions) for the tax year during which the offset occurs to complete your roll-in. A qualified plan loan offset occurs when a plan loan in good standing is offset because your employer plan terminates, or because you sever from employment. If your plan loan offset occurs for any other reason (such as a failure to make level loan repayments that results in a deemed distribution), then you have 60 days from the date the offset occurs to complete your roll-in.

- **Non-Roth Assets** – Any offset amount that is not rolled in will be taxed (including the 10% additional income tax on early distributions, unless an exception applies). You may roll in offset amounts to an IRA or an employer plan (if the terms of the employer plan permit the plan to receive plan loan offset rollovers).
- **Roth Assets** – If the distribution attributable to the offset is not a qualified distribution and you do not roll in the offset amount, you will be taxed on any earnings included in the distribution (including the 10% additional income tax on early distributions, unless an exception applies). You may roll in the earnings included in the loan offset to a Roth IRA or designated Roth account in an employer plan (if the terms of the employer plan permit the plan to receive plan loan offset roll-ins). You may also roll in the full amount of the offset to a Roth IRA.

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 is not a qualified distribution from a designated Roth account and that you do not roll in, special rules for calculating the amount of the tax on the payment (for Roth assets, on any earnings taxed) might apply to you. For more information, see IRS Publication 575, *Pension and Annuity Income.*

If you are an eligible retired public safety officer and your payment (including a nonqualified Roth distribution) 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 (including nonqualified Roth distributions) paid 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 in your payment of non-Roth assets to a Roth IRA:

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

If you roll in the payment to a Roth IRA, later payments from the Roth IRA that are qualified distributions will not be taxed (including earnings after the roll-in). 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 roll-in, including the 10% additional income tax on early distributions (unless an exception applies). You do not have to take required minimum distributions from a Roth IRA during your lifetime. For more information, see IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs),* and IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs).*

If you do a roll-in from non-Roth assets to a designated Roth account in the same Plan (in-plan Roth conversion):

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

If you roll in 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 roll-in). 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 roll-in 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 roll-in, including the 10% additional income tax on early distributions (unless an exception applies). With respect to taxable years beginning after 2023, you are not required to take required minimum distributions from a designated Roth account during your lifetime.

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 in, the distribution generally will be taxed in the same manner described elsewhere in this notice.

However, whether the payment is a qualified distribution from a designated Roth account 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 were born on or before January 1, 1936" applies only if the deceased participant was born on or before January 1, 1936.

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

An IRA you treat as your own is treated like any other IRA of yours, so that payments made to you before you are age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies) and required minimum distributions from your IRA do not have to start until after you are age 70½ (if you were born before July 1, 1949), age 72 (if you were born after June 30, 1949, and before January 1, 1951), or after age 73 (if you were born after December 31, 1950).

If you treat the IRA as an inherited IRA, payments from the IRA will not be subject to the 10% additional income tax on early distributions. However, if the participant had started taking required minimum distributions, you will have to receive required minimum distributions from the inherited IRA. If the participant had not started taking required minimum distributions from the Plan, you will not have to start receiving required minimum distributions from the inherited IRA until the year the participant would have been age 70½ (if you were born before July 1, 1949), age 72 (if you were born after June 30, 1949, and before January 1, 1951), or age 73 (if the participant was born after December 31, 1950).

If you are a surviving spouse and receive a payment of Roth assets from the Plan, 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 roll-in 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 (if you were born before July 1, 1949), age 72 (if you were born after June 30, 1949, and before January 1, 1951), or age 73 (if the participant was born after December 31, 1950).

If you are a surviving beneficiary other than a spouse and receive a payment of non-Roth assets from the Plan, the only roll-in option you have is to do a direct roll-in 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.

If you are a surviving beneficiary other than a spouse and receive a payment of Roth assets from the Plan, the only roll-in option you have is to do a direct roll-in 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 (QDRO). If you are the spouse or former spouse of the participant who receives a payment from the Plan under a QDRO, you generally have the same options and the same tax treatment that the participant would have (for example, you may roll over the payment as described in this notice). However, payments under the QDRO will not be subject to the 10% additional income tax on early distributions.

If you are a nonresident alien:

If you are a nonresident alien and you do not do a direct roll-in 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 roll-in), 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 do a direct roll-in will apply to all later payments in the series (unless you make a different choice for later payments).

If your payments for the year (treating Roth and non-Roth assets separately) are less than $200, the Plan is not required to allow you to do a direct roll-in and is not required to withhold federal income taxes. However, you can do a 60-day roll-in.

Unless you elect otherwise, a mandatory cashout of more than $1,000 (treating Roth and non-Roth assets separately) will be directly rolled in to an IRA chosen by the Plan administrator or 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 roll-in made to the plan).

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

FOR MORE INFORMATION

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