SEND BACK PAGES 1 through 12 this of 24 page Empower document. If not Empower will reject.

Plan name: The Supplemental Pension/401(k) Plan to IBEW LU 1141 Retirement and 401(k) Plan

Plan number: 780838-01

Separation from Service Withdrawal Form

Use this form to request a payment to yourself or a rollover.

- The enclosed instruction guide will help you as you fill out this form.
- **Read the enclosed notice carefully.** It contains important tax information.
- Questions on this form? Call 1-833-569-2433 or Becky at 405-310-7028.

Step 1: Your information

Print in block letters in black or blue ink. Do not write outside the boxes. All requested personal information is required to be completed.

First name

MI

Last name (Entire name must match the name on file.)

U.S. Social Security number/U.S. Taxpayer Identification number

Date of birth (mm/dd/yyyy)

Account extension (if this applies)

Update me on withdrawal status (optional) by:

Text message (area code + number)

Standard text messaging rates from your mobile carrier may apply.

You can also check the status of your request at: **empowermyretirement.com**

Email address

Citizenship and marital status - **Failure to provide the following information will result in delays.**

Are you a U.S. citizen or U.S. resident alien?	Yes ❑ OR No ❑ If no, complete the following information: Country of legal residence **You must submit IRS form W-8BEN with your withdrawal request. Download and print form W-8BEN at irs.gov. If the W-8BEN form is not provided or is not filled out correctly, 30% of your withdrawal will be withheld for federal taxes. Refer to the instruction guide for important IRS Form W-8BEN requirements.**
Are you married?	Yes ❑ OR No ❑ **If married, your spouse's signature and consent are required.**

Last 4 digits of SSN/TIN

Confirm your address

- Write in the first line of your address.
- **Exclude your city, state and ZIP code.**
- We will use this to confirm that we have your correct address on file.
- If your address is different than what we have on file, **we will not use this address to update your account and your withdrawal may be delayed.**

If you believe that we do not have your correct address or if you need to change your address, call us at 1-833-569-2433 before submitting this form.

Account address **(include street address with apt/unit # if applicable [exclude city, state and zip code])**

Step 2: Account information

What is your reason for requesting this withdrawal? (Choose only one.)	❑ Retirement ❑ Separation from service (not retired) **Required:** Retirement or separation from service date: (mm/dd/yyyy) OR Last contribution date: (mm/dd/yyyy) Capstone Retirement Services will completed this section.

Last 4 digits of SSN/TIN

Step 3: Withdrawal instructions

Follow the instruction guide for information on how to complete Step 3. It explains the differences between pretax and after-tax money.

- You will first choose how you want to withdraw your pretax money.
- Next, you will choose how you want to withdraw any after-tax amounts that you may have in your account.

If you are requesting a rollover:

- ❑ Make sure you have opened your new rollover account(s) before you complete this form.
- ❑ Rollover checks will be made payable to the name of the new IRA company or your new employer's retirement plan.
- ❑ Please be sure to include the account number of your new IRA or your new employer's plan.
- ❑ **All rollover checks will be mailed to you at the address we have on file.**
- ❑ You will be responsible for sending the rollover check to your new account.
- ❑ If you are due a required minimum distribution (RMD), it will be calculated and paid to you before the rollover is processed.
- ❑ Your RMD amount is calculated using the IRS Uniform Lifetime Table unless you have a sole, spousal beneficiary who is more than 10 years younger and provide instruction to use the IRS Joint and Last Survivor Table. Contact us before you submit this form if you are eligible and wish to use the IRS Joint and Last Survivor Table.

☛ **Continue to the next page to make your withdrawal elections.**

Last 4 digits of SSN/TIN

Step 3: Withdrawal instructions: Pretax

How would you like to withdraw your pretax money?	
Option A:	❑ Pay it to me. Complete Option A and skip to page 8
Option B:	❑ Roll over funds and save for my retirement. Go to page 5 and complete Option B
Both:	❑ Pay some to me and roll over the rest. **Complete both Option A and Option B.**

Option A

How much of your pretax money do you want paid to you?	
Full withdrawal:	❑ Pay 100% to me.
Partial withdrawal:	❑ Pay a portion to me (choose either a percentage or dollar amount, **not both**): Percentage ☐☐☐ **%** **OR** Dollar amount **$** ☐☐☐ **,** ☐☐☐ **,** ☐☐☐ **.** ☐☐

Last 4 digits of SSN/TIN

Step 3: Withdrawal instructions: Pretax

Option B

How much of your pretax money do you want to roll over?

Full rollover:	❑ Roll over 100%.
Partial rollover:	❑ Roll over the rest of my withdrawal not paid in Option A.
	❑ Roll over a portion (choose either a percentage or a dollar amount, **not both**): Percentage ___ **%** **OR** Dollar amount **$** ___ , ___ , ___ . ___

Where would you like to roll over your pretax money?

To an account elsewhere:	❑ Traditional IRA ❑ Roth IRA **(A rollover of pretax money to a Roth IRA is a taxable event subject to ordinary taxes.)** ❑ An employer-sponsored retirement plan Name of the IRA company or employer-sponsored retirement plan (Check payable) Account number for your new IRA or employer-sponsored retirement plan

Rollover checks will be mailed to the address of record on the Empower site.

Last 4 digits of SSN/TIN

Step 3: Withdrawal instructions: After-tax

Your plan may have allowed you to make after-tax contributions to your account. These contributions can be withdrawn tax free but the earnings are taxable. Refer to the instruction guide for more information about these types of after-tax contributions.

How much of your after-tax money do you want to withdraw?	
Full withdrawal:	❑ Pay 100%.
Partial withdrawal:	❑ Pay a portion (choose either a percentage or a dollar amount, **not both**): Percentage ___ **%** **OR** Dollar amount **$** ___ , ___ , ___ . ___
What do you want to do with your after-tax contributions?	
Pay it to me:	❑ Pay it to me.
Roll over to an account elsewhere:	❑ Traditional IRA ❑ Roth IRA ❑ An employer-sponsored retirement plan Name of the IRA company or employer-sponsored retirement plan Account number for your new IRA or employer-sponsored retirement plan

Last 4 digits of SSN/TIN

Step 3: Withdrawal instructions: After-tax

What do you want to do with your after-tax earnings?	
Pay it to me:	❑ Pay it to me
Roll over to an account elsewhere:	❑ Traditional IRA ❑ Roth IRA **(A rollover of after-tax earnings to a Roth IRA is a taxable event subject to ordinary taxes.)** ❑ An employer-sponsored retirement plan Name of the IRA company or employer-sponsored retirement plan ________________________ Account number for your new IRA or employer-sponsored retirement plan ________________________

Last 4 digits of SSN/TIN

Step 4: Tax withholding

Federal tax:	For your federal income tax withholding election, unless you elect out of withholding below, or otherwise complete the IRS Form W-4R (please go to irs.gov and enter *Form W-4R* into the search bar or call 1-800-TAX-FORM (829-3676)), federal income tax will be withheld at a rate of 10% for non-periodic installment withdrawals. For an eligible rollover withdrawal, the default withholding rate is 20%. For eligible rollover withdrawals, **you are not allowed to opt-out of withholding**, but you may choose a rate greater than 20% by completing Form W-4R. If you choose to make an alternate income tax withholding election, then you must complete and attach Form W-4R to this Withdrawal Form. ❑ I elect not to have federal income tax withheld (NOT AVAILABLE FOR ROLLOVER ELIGIBLE WITHDRAWALS, and you must have U.S. residence address on file). I understand that I am still liable for the payment of federal income tax on the taxable amount. I also understand that I may be subject to tax penalties under the estimated tax payment rules if my payments of estimated tax and withholding, if any, are not adequate.
State tax:	Any state tax withholding is based on your state of residence. You can make optional state tax elections if your state allows. Otherwise, we will withhold the standard state tax rate based on the requirements of your state of residence and any elections you make below. ❑ ADD an **EXTRA** (choose either a percentage or a dollar amount, **not both**): Percentage ___ **%** **OR** Dollar amount **$** ___,___,___.__ ❑ Do not withhold state taxes from my withdrawal. I have attached the election form for my state, if required.

Federal and State withholding does not apply on Rollovers.
Federal and State withholding is required on cash distributions.

Last 4 digits of SSN/TIN

Step 5: Delivery options

For all amounts paid directly to you:	❑ **Regular** mail to my address on file. **(Free)** ❑ **Express** delivery to my address on file. **($30.00 fee for each type of check - pretax and after-tax.)** Estimated delivery is two to three business days after the withdrawal is completed. ❑ ~~**Electronic** deposit (ACH) to the bank account on file. **(Free)** Estimated delivery is two to three business days after the withdrawal is completed.~~ ~~**Important: If you have more than one bank account on file with us,** please provide the account nickname and the last four digits of the account number that you would like to use. For your protection, your ACH banking information must have been previously submitted to us and verified; otherwise, we will send the check(s) to your address on file.~~ ~~Bank account nickname~~ ~~Last four digits of the bank account number~~
For all rollover checks:	❑ **Regular** mail to my address on file. **(Free)** Estimated delivery is up to five business days after the withdrawal is completed. ❑ **Express** delivery to my address on file. **($30.00 fee for each type of check - pretax and after-tax.)** Estimated delivery is two to three business days after the withdrawal is completed.

Last 4 digits of SSN/TIN

Step 6: Signatures and consent

My consent:

I understand and agree to all pages of this form, instruction guide and notice(s) and affirm all information is correct. I acknowledge the following:

I understand I have the option to elect an installment payout allowed under my plan, and I have elected the withdrawal option listed above.

I request a withdrawal of my account according to my instructions on the form. Once a payment has been completed, it cannot be changed or reversed. I understand that my election(s) on this form are effective for 180 days. If I request a full withdrawal from my account, any residual amounts that may be posted to my account will be paid out in the same manner as I have elected on this form. I consent to any subsequent payment of these residual amounts in accordance with this form.

Under penalty of perjury, I certify that the U.S. Social Security number or U.S. Taxpayer Identification number I have provided in Step 1 is correct. I am a U.S. person if I marked *Yes* to the *Are you a U.S. citizen or U.S. resident alien?* question in Step 1 of this form.

I understand that the IRS requires me to receive the 402(f) Notice of Special Tax Rules on Distributions, which is included in this packet. I have 30 days after the receipt of this notice to determine if I would like to take a withdrawal. By signing this form, I understand I am taking money out before the 30-day decision period expires, and once a payment has been processed, it cannot be changed or reversed.

Please note:

This withdrawal request may be subject to an administrative review period prior to processing, and the investments in your account will not be sold until the withdrawal is completed. The review period may take several business days. Your investments may fluctuate with market performance, so you may want to review your account with your advisor prior to making a withdrawal request. If you initiate a fund transfer during the review period, it may delay your withdrawal. If you want to make investment changes prior to withdrawal, please contact us or access your account online.

Any person who presents a false or fraudulent claim is subject to criminal and civil penalties.

My signature

An original, handwritten signature is required on this form.

Signature date **(Required)**

(mm/dd/yyyy)

Capstone Retirement Services LLC charges a $75.00 distribution fee for this distribution service. Which will be deducted from your account.

☐☐☐☐
Last 4 digits of SSN/TIN

Spouse's consent

As the participant's spouse, my consent is required if I am legally married.

Spouse to complete: I (name of spouse),____, am the spouse of the person making this request and I have read and understand the withdrawal request. I understand that I can refuse to consent to the withdrawal request, and that my consent cannot be revoked or withdrawn once given. I further understand and voluntarily consent that the withdrawal to be made will reduce any future benefit I may be entitled to. Being fully apprised of these facts, I hereby voluntarily consent to this withdrawal request.

Spouse's signature

Signature date (**Required**)

An original, handwritten signature is required on this form.

(mm/dd/yyyy)

Statement of notary for spousal consent:
The spouse's signature must be notarized by a Notary Public. The date of the spouse's signature on this form above must match the date of the Notary Public signature on the separate jurat or notarial certificate or in this section below. Consent must be obtained no more than 180 days prior to the effective date of the original request in order to be effective. If your notary completes a separate jurat or notarial certificate, your spouse must still sign on the above spouse's signature line and enter the date on this form.

ATTENTION Notary Public: Make sure that you have reviewed the notary requirements for your state. If your state requires a separate jurat or notarial certificate, please complete and attach to this request.

We require that the following information must be included on the separate jurat or notarial certificate:
(1) name of document being notarized; (2) the plan name; (3) the plan number; and (4) participant's and spouse's names. Separate jurat or notarial certificates submitted that do not include this information will be rejected and will delay the withdrawal request. If your state does require a separate jurat or notarial certificate and you complete the section below, this statement of notary will be rejected and will delay the withdrawal request.

If your state does not require a separate jurat or notarial certificate, you may complete the notary section below.

Statement of notary:

Notary seal must be visible.

State of
__________________)

County/Parish/
Borough of
__________________)

The consent to this request was subscribed and sworn (or affirmed) to before me on this ______ day of ____________, year ________, by (name of spouse) ______________________ ________________ proved to me on the basis of satisfactory evidence to be the person who appeared before me who affirmed that such consent represents his or her free and voluntary act.

Notary Public's signature

My commission expires (mm/dd/yyyy)

An original, handwritten signature is required on this form.

Notary Public's full name

Telephone number

Last 4 digits of SSN/TIN

Authorized plan administrator signature

This request is in compliance with the terms of the plan. The appropriate consent and waivers have been obtained by me, and you are authorized to rely on the information provided on this request.

I certify that the Participant's accurate vesting percentage for each money source is listed below. *(Please be advised that balances may not exist in all money sources.)*

ERO 1 - Employer Pension ________________ %

I represent that I am an authorized signer on behalf of the above-named plan and have an authority to instruct you to process this form.

Authorized plan administrator signature

Signature date **(Required)**

An original, handwritten signature is required on this form.

(mm/dd/yyy)

Becky Powell with Capstone Retirement Services LLC.

If pages 1 through 12 of this document is not sent back this form will not be processed.

Separation from Service Withdrawal Kit

Please review this information carefully before you begin.

What's included in this kit:

- **Separation from Service** Withdrawal Form (Withdrawal Form).
- **Instruction guide** - This will be helpful as you fill out the Withdrawal Form.
- **402(f) Notice of Special Tax Rules on Distributions** - This information is required to be provided to you and will be helpful in if you are considering rolling over some or all of your money.

What you need to do:

- ❑ **Know what's in your account** - You may find it helpful to log in to your account and review your vested balance before you begin. Simply log in at **empowermyretirement.com** and click *Account* at the top of the page and then select *Balance* from the drop-down menu. Review the amount under the column *Vested Balance*.
- ❑ **Correcting mistakes** - Any changes to the Withdrawal Form must be crossed out and initialed. White-out corrections are not acceptable. If you do not initial all changes, the form may be returned for verification or we may require a new form.
- ❑ **If you are married,** your spouse must consent to this withdrawal request and their signature must be witnessed by a notary public.
- ❑ **Complete all pages of the Withdrawal Form.** Make sure all nine digits of your U.S. Social Security number (SSN)/U.S. Taxpayer Identification number (TIN) are entered on the first page of the form and the last four digits are entered at the top of the other pages. Remember to keep a copy of the form for your records.
- ❑ **Return all pages that include this bar code.**

Electronically:	Becky@crstpaok.com
Regular Mail:	1310 S Kelly Ave, Edmond, OK 73003
FAX:	405-330-4931

What to expect:

- **All checks will be sent to your address on file**. For security purposes, **the Withdrawal Form cannot be used for address changes**. Please log in to your account, click your name in the top right corner of the homepage and verify your home mailing address. If you need to make a change to the address we have on file, call us at 1-833-569-2433.
- **Stay updated on your withdrawal status**. Sign up for text or email updates on the Withdrawal Form. You can also check the status by logging in to your account and click *Account* at the top of the page and then select *Withdrawals* from the drop-down menu.
- **Still have questions?** Call 1-833-569-2433. Becky Powell 405-310-7028 or becky@crstpaok.com

Verify and send

Make sure to complete each step.

Did you provide all nine digits of your U.S. Social Security number/U.S. Taxpayer Identification number on the first page and the last four digits on the other pages, answer the citizenship questions and obtain all handwritten signatures? Omitting information will cause delays.

Send your request. Return all pages with the bar code.

Electronically:	Becky@crstpaok.com
Regular Mail:	1310 S Kelly Ave, Edmond, OK 73003
FAX:	405-330-4931

Contact information:

Online	empowermyretirement.com
By phone	1-833-569-2433 weekdays from 8 a.m. to 10 p.m. Eastern time 1-303-737-7249 from outside the U.S. TTY number 1-800-345-1833

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Effective December 31, 2020, Empower acquired the Massachusetts Mutual Life Insurance Company's (MassMutual) retirement business. Empower administers the business on MassMutual's behalf, with certain administrative services being performed by MassMutual and its affiliates during a temporary transition period. Empower is not affiliated with MassMutual or its affiliates.

402(f) NOTICE OF SPECIAL TAX RULES ON DISTRIBUTIONS

YOUR ROLLOVER OPTIONS

You are receiving this notice because all or a portion of a payment you are receiving from The Supplemental Pension/401(k) Plan to IBEW LU 1141 Retirement and 401(k) Plan (the "Plan") is eligible to be rolled over to an IRA or an employer plan. This notice is intended to help you decide whether to do such a rollover.

This notice describes the rollover rules that apply to payments from the Plan that are not from a designated Roth account (a type of account in some employer plans that are subject to special tax). 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 (generally, distributions made before age 59½), unless an exception applies. However, if you do a rollover, you will not have to pay tax until you receive payments later and the 10% additional income tax will not apply if those payments are made after you are age 59½ (or if an exception to the 10% additional income tax applies).

What types of retirement accounts and plans may accept my rollover?
You may roll over the payment to either an IRA (an individual retirement account or individual retirement annuity) or an employer plan (a tax-qualified plan, section 403(b) plan, or governmental section 457(b) plan) that will accept the rollover. The rules of the IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the IRA or employer plan (for example, IRAs are not subject to spousal consent rules, and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

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

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

If you do not do a direct rollover, you may still do a rollover by making a deposit into an IRA or eligible employer plan that will accept it. Generally, you will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, the Plan is required to withhold 20% of the 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 lives or joint life expectancy of you and your beneficiary);
- Required minimum distributions after age 70½ (if you were born before July 1, 1949), or age 72 (if you were born after June 30, 1949), or after death;
- Hardship distributions;
- Payments of employee stock ownership plan (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); and
- Distributions of certain premiums for health and accident insurance.

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

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

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

- Payments made after you separate from service if you will be at least age 55 in the year of the separation;
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the lives or joint life expectancy 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 will be at least age 50 in the year of the separation;
- 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 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 (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 requested to be withdrawn within 90 days of the first contribution;
- Payments excepted from the additional income tax by federal legislation relating to certain emergencies and disasters; and
- Phased retirement payment made to federal employees.

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

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

- The exception for payments made after you separate from service if you will be at least age 55 in the year of the separation (or age 50 for qualified public safety employees) does not apply;
- The exception for qualified domestic relations orders (QDROs) does not apply (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA of a spouse or former spouse); and
- The exception for payments made at least annually in equal or close to equal amounts over a specified period applies without regard to whether you have had a separation from service.

Additional exceptions apply for payments from an IRA, including:

- Payments for qualified higher education expenses;
- Payments up to $10,000 used in a qualified first-time home purchase; and
- Payments for health insurance premiums after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status).

Will I owe State income taxes?

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

You may roll over to an IRA a payment that includes after-tax contributions through either a direct rollover or a 60-day rollover. You must keep track of the aggregate amount of the after-tax contributions in all of your IRAs (in order to determine your taxable income for later payments from the IRAs).

If you do a direct rollover of only a portion of the amount paid from the Plan and at the same time the rest is paid to you, the portion directly rolled over consists first of the amount that would be taxable if not rolled over. For example, assume you are receiving a distribution of $12,000, of which $2,000 is after-tax contributions. In this case, if you directly roll over $10,000 to an IRA that is not a Roth IRA, no amount is taxable because the $2,000 amount not rolled over is treated as being after-tax contributions. If you do a direct rollover of the entire amount paid from the Plan to two or more destinations at the same time, you can choose which destination receives the after-tax contributions.

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

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

If you miss the 60-day rollover deadline

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

If 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, generally, the 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 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. Any offset amount that is not rolled over will be taxed (including the 10% additional income tax on early distributions, unless an exception applies). You may roll over 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).

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 rollover. 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 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 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. In general, the 10% additional income tax on early distributions will not apply. However, if you take the amount rolled over out of the Roth IRA within the five-year period that begins on January 1 of the year of the rollover, the 10% additional income tax will apply (unless an exception applies).

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

If you 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. In general, the 10% additional tax on early distributions will not apply. However, if you take the amount rolled over out of the Roth IRA within the five-year period that begins on January 1 of the year of the rollover, the 10% additional income tax will apply (unless an exception applies).

If you roll over the payment to a 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 deceased participant was born on or before January 1, 1936.

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

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

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

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

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

If you are a nonresident alien

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

Other special rules

If 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 federal income taxes. However, you may do a 60-day rollover. Unless you elect otherwise, a mandatory cash-out 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 cash-out 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 on special rollover rights related to the U.S. Armed Forces, see IRS Publication 3, *Armed Forces' Tax Guide*. You also may have special rollover rights if you were affected by a federally declared disaster (or similar event), or if you received a distribution on account of a disaster. For more information on special rollover rights related to disaster relief, see the IRS website at www.irs.gov.

Postponement of Distribution Notice

If you elect to defer your distribution, the Plan will not make a distribution to you without your consent until required by the terms of the Plan or by law. If you elect to defer your distribution, your vested account balance will continue to experience investment gains, losses and Plan expenses. As a result, the value of your vested account balance ultimately distributed to you could be more or less than the value of your current vested account balance. In determining the economic consequences of postponing your distribution, you should compare the administration cost and investment options (including fees) applicable to your vested account balance in the Plan if you postpone your distribution to the costs and options you may obtain with investment options outside the Plan.

Upon distribution of your vested account balance from the Plan, you will be taxed (except to the extent your vested account balance consists of after-tax contributions or qualified amounts held in a ROTH money source) on your vested account balance at the time of the distribution if you do not rollover your balance. As explained in greater detail in the 402(f) Notice of Special Tax Rules on Distributions, you can roll over your distribution directly or you may receive your distribution and roll it over within 60 days to avoid current taxation and to continue to have the opportunity to accumulate tax-deferred earnings. There are many complex rules relating to rollovers, and you should read the 402(f) Notice of Special Tax Rules on Distributions carefully before deciding whether a rollover is desirable in your circumstances. You should also note that a 10% penalty tax may apply to distributions made before you reach age 59½ unless another exception applies.

If you defer your distribution of your vested account balance, you may invest in the investment options available to active employees. If you do not defer distribution of your vested account balance, the currently available investment options in the Plan may not be generally available on similar terms outside the Plan. Fees and expenses (including administrative or investment-related fees) outside the Plan may be different from fees and expenses that apply to your vested account balance in the Plan. For more information about fees, expenses, and currently available Plan investment options, including investment related fees, refer to the prospectuses and/or disclosure documents regarding Plan investments and fees available from your Plan administrator and/or Plan service representative.

When considering whether to defer your distribution, carefully review the Plan Document and/or Plan's Summary Plan Description, including the sections on timing of distributions and available distributions.

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.