

Fidelity Retirement Plan Single Withdrawal Request Form Instructions

To request a one-time immediate distribution; a direct rollover to a qualified plan, IRA, or inherited IRA; or a qualified or direct conversion to a Roth IRA, please read the instructions below as you complete the form.

Distributions from the Fidelity Retirement Plan (i.e., Keogh Profit Sharing, Keogh Money Purchase Pension Plan, or Self-Employed 401(k) Plan) are only permitted when a participant reaches age 59½, separates from service, dies, is disabled, or the plan is terminated. Distributions for any other reason may result in plan disqualification. Distributions to married participants from any money purchase plan and certain profit sharing plans must be made in the form of a joint and survivor annuity, unless your spouse waives this right by providing spousal consent in Section 6. You are encouraged to consult your tax advisor regarding the tax implications associated with each distribution.

If you intend to complete a direct conversion, please be aware that the conversion eligibility requirements apply. You may visit Fidelity.com for more information.

If you have any questions, call a Fidelity Retirement Specialist at 1-800-544-4774, from 8 a.m. to 8 p.m. Eastern time, seven days a week.

1 YOUR INFORMATION

Please use a black pen and print clearly.

2 REASONS FOR WITHDRAWAL

Check the appropriate box to reflect the reason for your withdrawal request and to ensure appropriate reporting for your Retirement Plan distribution. If nothing is checked, your distribution may be improperly reported or delayed.

Retirement plan withdrawals made before age 59½ are generally subject to a 10% early withdrawal penalty. You may be required to file IRS Form 5329.

3 TAX WITHHOLDING ELECTION

If you are not a U.S. person (including a U.S. resident alien), you must submit IRS Form W-8BEN, "Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding," with this distribution request form in order to claim tax treaty benefits, if applicable. To obtain Form W-8BEN, please consult your tax advisor or the IRS.

If your distribution is eligible to be rolled over, 20% will be withheld for federal income taxes, unless that distribution is directly rolled over or converted as specified in Section 5. You cannot elect out of 20% withholding for federal income taxes.

If you are taking a distribution of after-tax contributions or a minimum required distribution (MRD), the mandatory 20% withholding for federal income tax does not apply. If the distribution is not eligible to be rolled over, IRS regulations require withholding at the rate of 10% for one-time withdrawals or according to the IRS wage tables for periodic withdrawals, unless you elect not to have the withholding apply.

State Tax Withholding

If federal income tax withholding is applied to your distribution, state income tax may also apply. Your state of residence will determine your state income tax withholding requirements, if any. Please refer to the matrix below. Your state of residency is determined by the legal address of record on your Fidelity Retirement Plan account.

State of Residence	Options for State Tax Withholding
AR, CA, DE, IA, KS, MA, ME, NC, NE, OK, OR, PR, VA, VT	If you elect federal tax withholding, state tax withholding will be applied. (CA, NC, and OR residents may elect not to have state tax withheld when federal tax withholding is elected.) If you do not elect federal tax withholding, you may elect to have state tax withheld. For DE residents, state tax will be withheld unless you elect otherwise. If state tax withholding is applied, it will be calculated based on your state's applicable minimum requirements. You may optionally elect a specific percentage or dollar amount; however, your requested amount must be equal to or greater than your state's minimum withholding requirement, otherwise your state's applicable minimum withholding requirement will be applied.
AK, FL, HI, MS, NH, NV, SD, TN, TX, WA, WY	You may not elect state tax withholding. State tax withholding is not available on your Retirement Plan distributions, even if your state has state income taxes.
Residents of all other states and the District of Columbia	You may elect voluntary state income tax withholding. You must provide a percentage or dollar amount to be applied for state tax withholding.

Whether or not you elect to have federal and, if applicable, state tax withholding apply, you are responsible for the full payment of federal income tax, any state or local taxes, and any penalties that may apply to your distribution. You may be responsible for estimated tax payments and could incur penalties if your estimated tax payments are not sufficient.

4 WITHDRAWAL INSTRUCTIONS

Mutual fund distributions will be paid from the Fidelity Funds account(s) you indicate.

Unless you instruct a withdrawal of shares in kind, brokerage distributions will be paid from the balance in your core account. Direct rollovers and conversions to Fidelity accounts are processed as shares in kind for any eligible holdings. You must ensure that there are sufficient funds in your core account for the withdrawal to be made. If a liquidating trade is necessary, please call 1-800-544-3939. Allow at least three business days for trade settlement. Fidelity cannot assume responsibility if you do not meet an MRD deadline.

When you withdraw the entire balance from your Retirement Plan account, a closeout fee of \$10 per mutual fund position or \$50 per brokerage account will be deducted from the proceeds. Close-out fees are waived on a direct transfer to a Fidelity nonretirement account or on a direct rollover or conversion to a Fidelity IRA or Fidelity Inherited IRA.

Note: If you would like to request a distribution from both a money purchase plan and a profit sharing plan, please complete a separate form for each.

5 METHOD OF PAYMENT

A. Direct deposit to your existing Fidelity nonretirement account. If you do not currently have a Fidelity nonretirement account, visit [Fidelity.com](https://www.fidelity.com) or call 1-800-544-6666 to obtain the necessary account application.

B. Direct rollover of an eligible distribution into a Fidelity IRA or Fidelity Inherited IRA, or direct conversion into a Fidelity Roth IRA.

The distribution will be sent directly to Fidelity Management Trust Company, the IRA custodian.

- If you are an inheriting spouse, you may elect to roll over the inherited account assets to a Fidelity IRA or directly convert into a Fidelity Roth IRA.
- For nonspouse individuals and eligible trusts who have inherited a Fidelity Retirement Plan account, the account may be able to be rolled over to a Fidelity Inherited IRA, subject to applicable MRD rules.

Attach a completed Fidelity IRA and Inherited IRA Application, establish a Fidelity IRA at [Fidelity.com](https://www.fidelity.com), or indicate the account number for an existing Fidelity IRA or Fidelity Inherited IRA. Before commingling inherited plan assets into an existing inherited IRA, note that, generally, the commingled inherited assets must be from the same decedent and be subject to the same MRD rule calculation method. Consult your tax advisor prior to commingling inherited assets.

Distributions to the existing or newly established account will be invested as indicated by you in section 4 of this form.

C. Direct rollover of an eligible distribution into an established non-Fidelity IRA, inherited IRA, or direct conversion into a non-Fidelity Roth IRA. Note: The distribution must be in cash and the check must be payable to the trustee or custodian. Please indicate where to send the check.

D. Wire to your bank or credit union account. Certain funds may also charge a \$5 fee. Any fee will be deducted from the wire amount. Your bank may also charge a fee for receipt. The recipient institution must be a member of the Federal Reserve System or your distribution cannot be wired.

E. By check to your record address.

F. By check to the indicated address. This requires a signature guarantee. Refer to Section 6.

6 REQUIRED SIGNATURES

The Plan Administrator and the Plan Participant must sign this request. If you are married, your spouse also may be required to sign this request. If you are requesting a distribution due to death from your Inherited Retirement Plan Account, the Inherited Account owner and Plan Administrator, or Executor of the Plan Administrator's estate, must sign.

If you are married, your spouse MUST consent to this distribution by signing in the presence of a notary public if

- you are a participant in a profit sharing plan and elect to have your distribution paid in the form of a life annuity contract;
- you are a participant in a money purchase pension plan and elect a form of distribution other than a joint and survivor annuity, or you are a participant in a profit sharing plan consisting of assets that have been transferred from a plan previously subject to the spousal consent rules, such as a money purchase pension plan, and elect a form of distribution other than a joint and survivor annuity.

No spousal beneficiary signature is required when requesting a distribution due to death. Note that spousal consent to the designation of a nonspouse beneficiary is required.

Important note: A participant may waive a qualified joint and survivor annuity option, and a spouse may consent to such waiver, provided it is made within 90 days before the first plan distribution.

The Plan Administrator's signature must be guaranteed if

- the withdrawal exceeds \$100,000;
- the check is to be sent to an address other than the address of record;
- the withdrawal is made by bank wire;
- the withdrawal is being directly deposited into an account where the participant is not an owner;
- the record address has changed within the last 15 days.

If you are directing a distribution to a joint tenant nonretirement account and the joint tenant is not your spouse, a federal gift tax may be imposed. Consult your tax advisor for more information.

What is a Signature Guarantee?

A signature guarantee is designed to protect you and Fidelity from fraud. You should be able to obtain a signature guarantee from a bank, broker, broker/dealer, credit union (if authorized under state law), securities exchange or association, clearing agency, or savings association.

A notary public cannot provide a signature guarantee, and a notarization cannot be accepted in lieu of a signature guarantee.

Please detach the application along the perforation and return it in the envelope provided. ►

Fidelity Retirement Plan Single Withdrawal Request Form

1 YOUR INFORMATION

Name: _____ Social Security Number (required): _____
 Date of Birth (Month/Day/Year): ____/____/____ - -

2 REASON FOR WITHDRAWAL

- | | |
|---|---|
| <input type="checkbox"/> Normal Distribution , age 59½ or older, including minimum required distributions (MRDs)
<input type="checkbox"/> Separated from service , under age 59½
<input type="checkbox"/> Disability , under age 59½ | <input type="checkbox"/> Distribution due to death
<input type="checkbox"/> Plan termination |
|---|---|

3 TAX WITHHOLDING ELECTION—not required for direct rollovers to IRAs, inherited IRAs, or qualified plans.

Only U.S. persons (including U.S. resident aliens) should complete this section.

Federal Tax Withholding

To the extent the distribution is not subject to 20% mandatory federal withholding (refer to the instructions for more information), check one of the following to indicate whether you wish to have federal income taxes withheld. If no box is checked, Fidelity is required to withhold.

- I elect **NOT** to have federal taxes withheld.
 I want Fidelity to withhold federal taxes at the rate of _____% (specify a whole number percentage between 10 and 99).

State Tax Withholding

Check one of the following to indicate whether you wish to have state income taxes withheld. State tax withholding may apply even if you do not check a box below. Also, some states do not offer state tax withholding. **Refer to the instructions for specific information concerning your state.**

- I elect **NOT** to have state income taxes withheld.
 I want Fidelity to withhold state income taxes at a rate of _____% (specify a whole number) or for \$_____.

4 WITHDRAWAL INSTRUCTIONS

Plan Name: _____

Plan type (check only one): Money Purchase

Profit Sharing (including Self-Employed 401(k))

Please withdraw my distribution from my **Fidelity Mutual Fund Retirement Plan account.**

Account Number -

Fund Name: _____

Withdrawal Amount: \$ _____

OR Entire Balance in Cash OR This Number of Shares* _____

Fund Name: _____

Withdrawal Amount: \$ _____

OR Entire Balance in Cash OR This Number of Shares* _____

Please withdraw my distribution from my **Fidelity Brokerage Retirement Plan account.**

Account Number -

Withdrawal Amount: \$ _____

OR Entire Balance in Brokerage Retirement Plan Account in Cash

OR Entire Balance in Brokerage Retirement Plan Account in Kind*

OR The Following Shares/Bonds in Kind:*

Number of Shares/Bonds: _____

Specify Name of Stock, Bond, or Mutual Fund _____

Number of Shares/Bonds: _____

Specify Name of Stock, Bond, or Mutual Fund _____

*In-kind distributions of securities other than cash are only available if distributed assets are directed into another Fidelity account (see section 5, part A).

5**METHOD OF PAYMENT**

A. Direct deposit to my existing Fidelity nonretirement account indicated below:

Fidelity Account Number -

B. Direct rollover of an eligible distribution into a Fidelity IRA or Fidelity Inherited IRA (for nonspouse inheriting individuals and eligible trusts), or direct conversion into a Fidelity Roth IRA

Check here if you have included a completed Fidelity IRA, Fidelity Inherited IRA, or Fidelity Roth IRA application with this form. If your account is already established, provide your account number below (Fidelity IRA and Fidelity Roth IRA accounts can also be established online at Fidelity.com).

Check one box and provide the account number and the name on the account below:

Direct rollover to a Fidelity Traditional IRA or Fidelity Rollover IRA

Direct conversion to a Fidelity Roth IRA

Direct rollover to a Fidelity Inherited IRA (For inherited IRAs, the decedent must be the same. See instructions for more details.)

-

Account Number

Name on the Account

C. Direct rollover of an eligible distribution into an established non-Fidelity IRA, inherited IRA, or direct conversion into a non-Fidelity Roth IRA

Check one and complete the following:

Direct rollover to a non-Fidelity traditional IRA or rollover IRA

Direct conversion to a non-Fidelity Roth IRA

Direct rollover to a non-Fidelity inherited IRA (For inherited IRAs, the decedent must be the same. See instructions for more details.)

Name of Trustee or Custodian

Account Number

Send check to the following address:

Name

Street Address

City

State

Zip

D. Wired to my bank or credit union account

Name of Bank

Bank Account Number

Name(s) on Bank Account

Bank's ABA/Routing Number (contact your bank)

If your bank is not a member of the Federal Reserve, you must obtain the above information from your bank. There may be a delay in receiving a wire through a correspondent bank.

E. By check to be sent to my record address

F. By check to be sent to me at an address other than my record address

Street Address

City

State

Zip

6 REQUIRED SIGNATURES

Indicate the plan participant's marital status: Single Married:

I (We), the undersigned, hereby certify that this distribution is being made pursuant to the Fidelity Retirement Plan and Trust Agreement and the instructions contained herein. I (We) authorize and request the trustee of the Fidelity Retirement Plan, Fidelity Management Trust Company, or its agents, affiliates, employees, or successors, to make the above withdrawal. Participants over age 70½ accept full responsibility for withdrawing the minimum required distribution required by section 401(a)(9) of the Internal Revenue Code, and I (We) indemnify the trustee of the Fidelity Retirement Plan and Trust Agreement, its agents, affiliates, employees, and successors from any liability associated with the distributions made at the direction of me and/or the Plan Administrator.

I hereby authorize and request National Financial Services LLC (NFS), and/or Fidelity Brokerage Services LLC (FBS), to make distributions according to the above instructions. If I have indicated herein that such payments are to be credited to my bank account, I authorize the bank or credit union maintaining the account indicated above to accept any such credit entries initiated by NFS or FBS to such account and to credit the same to such account, without responsibility for the correctness thereof or for the existence of any further authorization relating hereto.

To the extent that assets inherited by a trust are being directly rolled to an inherited IRA, as trustee for the above-referenced trust, I hereby certify that the trust is a qualifying nonspouse beneficiary, for the purpose of section 402(c) of the Internal Revenue Code, and is therefore eligible to directly roll over assets to an inherited IRA.

To the extent that plan assets are being directly rolled to an IRA or inherited IRA or directly converted to a Roth IRA, I understand that it is my responsibility to ensure that only eligible assets are rolled and all minimum distribution requirements are satisfied.

If I am a U.S. citizen or other U.S. person (including a U.S. resident alien individual), I hereby certify under the penalties of perjury that the number shown on this form is my correct taxpayer identification number. If I am not a U.S. person (including a U.S. resident alien), I have attached IRS Form W-8BEN with this Fidelity Retirement Plan Single Withdrawal Request Form and included my U.S. taxpayer identification number in order to claim tax treaty benefits, if applicable.

SIGNATURE OF PLAN ADMINISTRATOR OR EXECUTOR OF THE PLAN ADMINISTRATOR'S ESTATE

Date

X

SIGNATURE GUARANTEE STAMP

[Signature Guarantee Stamp Box]

SIGNATURE OF PLAN PARTICIPANT OR INHERITED ACCOUNT OWNER

Date

X

SIGNATURE GUARANTEE STAMP

[Signature Guarantee Stamp Box]

SPOUSAL CONSENT FOR PLAN PARTICIPANT DISTRIBUTIONS

I hereby consent to the form of distribution selected by my spouse herein. I understand that by signing this consent, I am giving up the right to receive annuity benefit payments that would otherwise be payable to me. Sign this section in the presence of a notary public.

SPOUSE'S SIGNATURE

Date

X

NOTARY'S SIGNATURE

Date

X

NOTARY SEAL

[Notary Seal Box]

See instructions for signature guarantee requirements.

A notary public cannot provide a signature guarantee.

A notarization cannot be accepted in lieu of a signature guarantee.



Notice Regarding Retirement Plan Payments

YOUR ROLLOVER OPTIONS AND TAX CONSEQUENCES

You are receiving this notice because all or a portion of a payment you are receiving from the [INSERT NAME OF 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 with special tax rules in some employer plans). If you also receive a payment from a designated Roth account in the Plan, you will be provided a different notice for that payment, and the Plan administrator or the payor will tell you the amount that is being paid from each account.

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

GENERAL INFORMATION ABOUT ROLLOVERS

How can a rollover affect my taxes?

You will be taxed on a payment from the Plan if you do not roll it over. If you are under age 59½ and do not do a rollover, you will also have to pay a 10% additional income tax on early distributions (unless an exception applies). However, if you do a rollover, you will not have to pay tax until you receive payments later and the 10% additional income tax will not apply if those payments are made after you are age 59½ (or if an exception applies).

Where may I roll over the payment?

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

How do I do a rollover?

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

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

If you do not do a direct rollover, you may still do a rollover by making a deposit into an IRA or eligible employer plan that will accept it. You will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, the Plan is required to withhold 20% of the payment for federal income taxes (up to the amount of cash and property received other than employer stock). This means that, in order to roll over the entire payment in a 60-day rollover, you must use other funds to make up for the 20% withheld. If you do not roll over the entire amount of the payment, the

portion not rolled over will be taxed and will be subject to the 10% additional income tax on early distributions if you are under age 59½ (unless an exception applies).

How much may I roll over?

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

- Certain payments spread over a period of at least 10 years or over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Required minimum distributions after age 70½ (or after death)
- Hardship distributions
- ESOP dividends
- Corrective distributions of contributions that exceed tax law limitations
- Loans treated as deemed distributions (for example, loans in default due to missed payments before your employment ends)
- Cost of life insurance paid by the Plan
- Contributions made under special automatic enrollment rules that are withdrawn pursuant to your request within 90 days of enrollment
- Amounts treated as distributed because of a prohibited allocation of S corporation stock under an ESOP (also, there will generally be adverse tax consequences if you roll over a distribution of S corporation stock to an IRA).

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

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

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

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

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

- Payments made after you separate from service if you will be at least age 55 in the year of the separation
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Payments from a governmental defined benefit pension plan made after you separate from service if you are a public safety employee and you are at least age 50 in the year of the separation
- Payments made due to disability
- Payments after your death
- Payments of ESOP dividends
- Corrective distributions of contributions that exceed tax law limitations
- Cost of life insurance paid by the Plan
- Contributions made under special automatic enrollment rules that are withdrawn pursuant to your request within 90 days of enrollment
- Payments made directly to the government to satisfy a federal tax levy
- Payments made under a qualified domestic relations order (QDRO)
- Payments up to the amount of your deductible medical expenses
- Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001 for more than 179 days.
- Payments of certain automatic enrollment contributions requested to be withdrawn within 90 days of the first contribution.

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

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

- There is no exception for payments after separation from service that are made after age 55.
- The exception for qualified domestic relations orders (QDROs) does not apply (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA of a spouse or former spouse).

- The exception for payments made at least annually in equal or close to equal amounts over a specified period applies without regard to whether you have had a separation from service.
- There are additional exceptions for (1) payments for qualified higher education expenses, (2) payments up to \$10,000 used in a qualified first-time home purchase, and (3) payments after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status).

Will I owe State income taxes?

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

SPECIAL RULES AND OPTIONS

If your payment includes after-tax contributions

After-tax contributions included in a payment are not taxed. If a payment is only part of your benefit, an allocable portion of your after-tax contributions is generally included in the payment. 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.

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 a portion is paid to you, each of the payments will include an allocable portion of the after-tax contributions. If you do a 60-day rollover to an IRA of only a portion of the payment made to you, the after-tax contributions are treated as rolled over last. For example, assume you are receiving a complete distribution of your benefit which totals \$12,000, of which \$2,000 is after-tax contributions. In this case, if you roll over \$10,000 to an 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. To apply for a waiver, 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, Individual Retirement Arrangements (IRAs).

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

If you do not do a rollover, you can apply a special rule to payments of employer stock (or other employer securities) that are either attributable to after-tax contributions or paid in a lump sum after separation from service (or after age 59½, disability, or the participant's death). Under the special rule, the net unrealized appreciation on the stock will not be taxed when distributed from the Plan and will be taxed at capital gain rates when you sell the stock. Net unrealized appreciation is generally the increase in the value of employer stock after it was acquired by the Plan. If you do a rollover for a payment that includes employer stock (for example, by selling the stock and rolling over the proceeds within 60 days of the payment), the special rule relating to the distributed employer stock will not apply to any subsequent payments from the IRA or employer plan. The Plan administrator can tell you the amount of any net unrealized appreciation.

If you have an outstanding loan that is being offset

If you have an outstanding loan from the Plan, your Plan benefit may be offset by the amount of the loan, typically when your employment ends. The loan offset amount is treated as a distribution to you at the time of the offset and will be taxed (including the 10% additional income tax on early distributions, unless an exception applies) unless you do a 60-day rollover in the amount of the loan offset to an IRA or employer plan.

If you were born on or before January 1, 1936

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

If your payment is from a governmental section 457(b) plan

If the Plan is a governmental section 457(b) plan, the same rules described elsewhere in this notice generally apply, allowing you to roll over the payment to an IRA or an employer plan that accepts rollovers. One difference is that, if you do not do a rollover, you will not have to pay the 10% additional income tax on early distributions from the Plan even if you are under age 59½ (unless the payment is from a separate account holding rollover contributions that were made to the Plan from a tax-qualified plan, a section 403(b) plan, or an IRA). However, if you do a rollover to an IRA or to an employer plan that is not a governmental section 457(b) plan, a later distribution made before age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies). Other differences are that you cannot do a rollover if the payment is due to an "unforeseeable emergency" and the special rules under "If your payment includes employer stock that you do not roll over" and "If you were born on or before January 1, 1936" do not apply.

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

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

If you roll over your payment to a Roth IRA

You can roll over a payment from the Plan made before January 1, 2010 to a Roth IRA only if your modified adjusted gross income is not more than \$100,000 for the year the payment is made to you and, if married, you file a joint return. These limitations do not apply to payments made to you from the Plan after 2009. If you wish to roll over the payment to a Roth IRA, but you are not eligible to do a rollover to a Roth IRA until after 2009, you can do a rollover to a traditional IRA and then, after 2009, elect to convert the traditional IRA into a Roth IRA.

If you roll over the payment to a Roth IRA, a special rule applies under which the amount of the payment rolled over (reduced by any after-tax amounts) will be taxed. However, the 10% additional income tax on early distributions will not apply (unless you take the amount rolled over out of the Roth IRA within 5 years, counting from January 1 of the year of the rollover). For payments from the Plan during 2010 that are rolled over to a Roth IRA, the taxable amount can be spread over a 2-year period starting in 2011.

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

You cannot roll over a payment from the Plan to a designated Roth account in an employer plan.

If you are not a plan participant

Payments after death of the participant. If you receive a distribution after the participant's death that you do not roll over, the distribution will generally be taxed in the same manner described elsewhere in this notice. However, the 10% additional income tax on early distributions and the special rules for public safety officers do not apply, and the special rule described under the section "If you were born on or before January 1, 1936" applies only if the participant was born on or before January 1, 1936.

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

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

If you are a nonresident alien

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

Other special rules

If a payment is one in a series of payments for less than 10 years, your choice whether to make a direct rollover will apply to all later payments in the series (unless you make a different choice for later payments).

If your payments for the year are less than \$200 (not including payments from a designated Roth account in the Plan), the Plan is not required to allow you to do a direct rollover and is not required to withhold for federal income taxes. However, you may do a 60-day rollover.

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

FOR MORE INFORMATION

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