



WRS PENSION ACCOUNT ROLLOVER REQUEST INSTRUCTIONS

If you want to take a rollover of your Wyoming Retirement System pension account, please complete this application packet. Please make sure all information is complete and forms have the appropriate signatures. Incomplete forms will delay your rollover.

WRS Rollover Instructions (Created 04/23)

<p>Completing the Rollover Packet</p>	<ul style="list-style-type: none"> • A rollover includes only the Employee Contributions, plus interest; Employer Contributions are not refundable. Excluding the Volunteer Plan, if your initial date of hire is July 1, 2018 or later and you are not vested, a rollover includes only the Employee Contributions you paid out-of-pocket, plus interest on those contributions. It does not include the Employee Contributions paid on your behalf by your employer, nor does it include Employer Contributions. To be vested, most plans require at least 48 months of service credit; the Warden and Patrol Plan requires at least 60 months. <ul style="list-style-type: none"> • If you are vested, an additional vested response form along with an estimate will be sent to you after receiving your application. This estimate will show you the lifetime benefit amount you will be forfeiting. • Your signature is required in the Member Certification and Spouse's Acknowledgment section of the form. If you are married, your spouse's signature is also required. All signatures must be acknowledged before a notary public. • If you want to roll over all or a portion of your WRS pension account into an IRA or qualified retirement plan at another financial institution, you must complete • Section 1 of the Rollover Request Form must be completed by the member. • Section 2 of the Rollover Request Form must be completed by the new financial institution. <ul style="list-style-type: none"> • Direct deposit is not available for 100% rollovers. • Partial Rollovers may be processed as direct deposits on the portion payable to the individual. • If you are currently enrolled in Tier 1 of the Public Employee Plan and take a rollover, and you later return to work for a participating employer of WRS, you will be subject to a different membership tier with different retirement eligibility requirements.
<p>Processing Time</p>	<ul style="list-style-type: none"> • Your rollover request may take as long as 90 days. WRS must first have all completed paperwork from you, the final contributions, and notice of termination from your employer. • Incomplete forms will delay your rollover. If you do not respond to our request for additional information within 30 days, your rollover request may be canceled. • Your check will be mailed to the address you provide on your Rollover Request form, unless you choose to do a split payment and provide direct deposit information. • Your rollover will be paid in the manner you request. Once the rollover is paid, it cannot be reissued or returned to WRS. • Employers submit contributions to WRS once a month. Please keep in mind, employers have until the 12th of the month to submit contributions for the PREVIOUS month. For example, if you terminate employment on the 5th of November, the earliest we would receive your final contributions would be the middle of December. • If for any reason your employer does not submit your final contributions by the 12th of the following month, your rollover may be delayed. Every employer has a payroll cutoff for the month, so if you terminate your employment after your employer's payroll cutoff, your refund may be delayed.



WRS PENSION ACCOUNT ROLLOVER REQUEST FORM

RE-2 Rollover Request Form (Created 04/2023)

Rolling over your account terminates your WRS membership in the refunded plan and you forfeit your rights to future benefits in the plan. To be eligible to rollover your WRS pension account, you cannot be employed by a participating employer of WRS, in the same plan.

Member Information <small>* The name must match WRS records. If it does not match and you need to update your legal name you will need to complete an Information Change Form and attach to your request, before payment can be processed.</small>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="border-bottom: 1px solid black;">MEMBER'S LEGAL NAME*</td> <td colspan="2" style="border-bottom: 1px solid black;">LAST 4-Digits of SSN</td> </tr> <tr> <td style="border-bottom: 1px solid black;">MAILING ADDRESS</td> <td style="border-bottom: 1px solid black;">CITY</td> <td style="border-bottom: 1px solid black;">STATE</td> <td style="border-bottom: 1px solid black;">ZIP</td> </tr> <tr> <td colspan="2" style="border-bottom: 1px solid black;">EMAIL ADDRESS</td> <td colspan="2" style="border-bottom: 1px solid black;">PHONE NUMBER</td> </tr> <tr> <td colspan="2" style="border-bottom: 1px solid black;">LAST WORKING DAY / /</td> <td colspan="2" style="border-bottom: 1px solid black;">PLAN</td> </tr> </table>	MEMBER'S LEGAL NAME*		LAST 4-Digits of SSN		MAILING ADDRESS	CITY	STATE	ZIP	EMAIL ADDRESS		PHONE NUMBER		LAST WORKING DAY / /		PLAN	
MEMBER'S LEGAL NAME*		LAST 4-Digits of SSN															
MAILING ADDRESS	CITY	STATE	ZIP														
EMAIL ADDRESS		PHONE NUMBER															
LAST WORKING DAY / /		PLAN															
Refund Information	<p>I understand Federal Income Tax will be withheld at a rate of 20% from the taxable amount of my refund. There may be a 10% additional income tax for early distribution, which I will be responsible for when I file my taxes at year-end. If my refund is split between a direct rollover and an amount payable to me, direct deposit is an option on the portion payable to the individual. Employer Contributions are not refundable.</p> <p><input type="checkbox"/> Refund entire taxable amount by Direct Rollover to Custodian/Trustee named on attached Rollover Request form. Previously taxed contributions will be paid to me.</p> <p><input type="checkbox"/> Refund by Direct Rollover \$_____ to Custodian/Trustee named in Rollover Request section on page 3 (must be at least \$200), with the balance of my account payable to me.</p>																
Member Certification & Spouse's Acknowledgement All signatures must be notarized	<p>I understand that by rolling over my WRS Pension Account:</p> <ul style="list-style-type: none"> • I will forfeit my right to any future benefits with WRS and I am solely responsible for all taxes and the consequences of my decision. • My rollover will be paid to me in the manner I requested, and I understand that once it is paid, my rollover cannot be reissued or returned to WRS. • I understand that my account will be rolled over within 90 days of WRS receiving all the necessary documentation, which includes my completed paperwork and the final contributions and notice of termination from my employer. <p>By signing, I certify I have received and read the Special Tax Notice from WRS. Please rollover my account as designated. As of the date indicated below, I understand if I am married my spouse's signature is required and MUST be notarized.</p>																
Member's Signature <small>Please Sign</small>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border-bottom: 1px solid black; width: 70%;"> _____</td> <td style="border-bottom: 1px solid black; width: 30%;">_____</td> </tr> <tr> <td style="text-align: center;">Member's Signature</td> <td style="text-align: center;">Date</td> </tr> <tr> <td style="border-bottom: 1px solid black;">_____</td> <td style="border-bottom: 1px solid black;">_____</td> </tr> <tr> <td style="text-align: center;">Spouse's Signature (If applicable)</td> <td style="text-align: center;">Date</td> </tr> </table>	_____	_____	Member's Signature	Date	_____	_____	Spouse's Signature (If applicable)	Date								
_____	_____																
Member's Signature	Date																
_____	_____																
Spouse's Signature (If applicable)	Date																
Notary Public	<p>Have a Notary Public complete the certification below (Required).</p> <p>State of _____ County of _____</p> <p>Acknowledged before me, this _____ day of _____ 20_____</p> <p>by (member's name) _____ (spouse's name) _____</p> <p>Witness my official hand and seal. Notary Public _____</p> <p>Commission expires: _____ / _____ / _____</p>																



WRS PENSION ACCOUNT ROLLOVER REQUEST FORM

RE-6 Refund/Rollover Spousal Notary Acknowledgement (Created 04/23)

To be completed only if the spouse's signature is not already notarized on the previous page	<p>_____</p> <p>Spouse's Signature (If applicable) _____ Date _____</p>
Notary Public	<p>State of _____ County of _____</p> <p>Acknowledged before me, this _____ day of _____ 20 _____</p> <p>(spouse's name) _____</p> <p>Witness my official hand and seal. Notary Public _____</p> <p>Commission expires: _____ / _____ / _____</p>



WRS PENSION ACCOUNT ROLLOVER SPLIT DIRECT DEPOSIT FORM

RE-8ROL Rollover Split Direct Deposit Form (Created 04/2023)

WRS PENSION DIRECT DEPOSIT FOR ROLLOVERS (Split Only) (optional)
Your rollover will be sent to the address shown on the Rollover Request form unless you complete a split and authorize WRS to deposit your funds electronically into your financial institution.
Member Information: Legal Name, Last 4-digits of SSN, Address, Phone number, Email address
Financial Institution Name
9-Digit Bank Routing Number
Account Type (mark one): CHECKING OR SAVINGS
Account Number
Deposit Amount: 100% OR \$... * each payday
Voided Check: Please Attach Voided Check (if available)
Member's Signature: I authorize the Wyoming Retirement System to deposit my rollover benefit electronically into my financial institution.
Please Sign: Member's Signature, Date



WRS PENSION ACCOUNT ROLLOVER REQUEST APPLICATION

MUST BE COMPLETED WITH PAGE 1

RE-8B Rollover Acceptance Form (Created 04/2023)

If you are rolling your WRS pension account funds from WRS into an IRA or a qualified retirement plan at another financial institution, this form must be completed and attached to the Refund Request form.

I certify that I have terminated employment with all participating employers of the Wyoming Retirement System (WRS) and have instructed WRS to roll my funds into my account with your financial institution. WRS is a qualified retirement plan as defined under section 401(a) of the Internal Revenue Code.

I understand that a rollover is a total distribution of my contributions and interest. By choosing a rollover, I forfeit the matching employer contributions and give up any rights to future benefits with WRS. I assume full responsibility for this direct rollover transaction and will not hold the Plan Administrator, Trustee, Custodian or issuer of either the distributing or receiving plans liable for any adverse consequences that may result

For security reasons, I understand the rollover check will be made payable to the new custodian for my benefit, but will be mailed to me at the mailing address I have on file with WRS. I will be responsible for forwarding the check, along with the required documentation, to the new custodian.

I understand that once my rollover is processed, my rollover cannot be reissued or returned to WRS.

SECTION 1 MEMBER INFORMATION:

Check will be mailed to this address	MEMBER'S NAME		LAST 4-Digits of SSN	
	MAILING ADDRESS	CITY	STATE	ZIP
	EMAIL ADDRESS		PHONE NUMBER	

Please Sign

Member's Signature Date

SECTION 2 TRUSTEE OR CUSTODIAN INFORMATION:

To be completed and signed by new Trustee or Custodian	As an authorized administrator of this financial institution, we agree to serve as successor trustee/custodian for the assets of the above named member and certify the funds will be placed into: (please check only one box)			
	<input type="checkbox"/> A traditional IRA*			
	Or			
	<input type="checkbox"/> An eligible employer plan. An eligible employer plan includes a plan qualified under section 401(a) of the Internal Revenue Code, including a 401(k) plan, a section 403(a) annuity plan, a section 403(b) tax-sheltered annuity; or an eligible governmental section 457(b) plan.			
MAKE CHECK PAYABLE TO		FBO	ACCOUNT #	
MAILING ADDRESS		CITY	STATE	ZIP

Please Sign

Authorized Administrator/Trustee's Signature Date

* Please note, due to administrative constraints, WRS is unable to roll over funds into a Roth IRA at this time.



WRS PENSION AUTHORIZATION FOR RELEASE OF CONFIDENTIAL RETIREMENT INFORMATION

RE-11 Authorization for Release of Confidential Retirement Information (created 10/23)

The Wyoming Retirement System (WRS) requires your written consent to release your confidential account information to anyone other than yourself. For your protection, if you would like anyone other than you to be able to obtain specific account information, please complete and return this form to the WRS.

Please note, this form only authorizes the release of information; it does not give authorization to make changes to your account. Only you or an agent authorized by a Power of Attorney can request changes to your account.


MEMBER'S NAME

RAIN ID or LAST 4-Digits of SSN

I authorize the Wyoming Retirement System to release my retirement account information to:

Individual or Agency Name

I understand that I may, at any time, withdraw this directive as long as I do so in writing.

Member's Signature:  _____ Date _____

Acknowledgment below must be completed by Notary

Notary Public

State of _____ County of _____

The Authorization for Release of Confidential Information form above was signed or attested before

me on, this _____ day of _____ 20 _____

by (member's name) _____

Witness my official hand and seal. Notary Public _____

Commission expires: _____ / _____ / _____



SPECIAL TAX NOTICE REGARDING REFUND PAYMENTS

YOUR DECISION MAY AFFECT THE AMOUNT OF FEDERAL INCOME TAX YOU OWE

You are receiving this notice because all or a portion of a payment you are receiving from the Wyoming Retirement System (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).

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 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. 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 72½ (or after death);
- Hardship distributions;
- ESOP dividends;
- Corrective distributions of contributions that exceed tax law limitations;
- Loans treated as deemed distributions (for example, loans in default due to missed payments before your employment ends);
- Cost of life insurance paid by the Plan;
- Payments of certain automatic enrollment contributions requested to be withdrawn within 90 days of the first contribution; and
- 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 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 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

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

WILL I OWE STATE INCOME TAXES?

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

SPECIAL RULES AND OPTIONS

IF YOUR PAYMENT INCLUDES AFTER-TAX CONTRIBUTIONS

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

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

If you do a 60-day rollover to an IRA of only a portion of a payment made to you, the after-tax contributions are treated as rolled over last.

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

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.

IF YOU WERE BORN ON OR BEFORE JANUARY 1, 1936

For more information, see IRS Publication 590-A, Contributions to Individual Retirement Arrangements (IRAs). 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 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 YOU ROLL OVER YOUR PAYMENT TO 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 WRS 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 72½.

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 72½.

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.

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.

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.