TAX SHELTERED ANNUITY (TSA) IRC SECTION 403(b) DISTRIBUTION REQUEST

TRANSAMERICA

The following Transamerica Companies utilize this form:

Monumental Life Insurance Company
Transamerica Financial Life Insurance Company
Transamerica Life Insurance Company
Western Reserve Life Assurance Co. of Ohio
Transamerica Advisors Life Insurance Company
Transamerica Advisors Life Insurance Company of New York

4333 Edgewood Rd NE, Cedar Rapids, IA 52499 Fax: (877) 355-4385 Website: www.transamericaannuities.com
For Western Reserve Life Assurance Co. of Ohio please use www.westernreserve.com

This form is used for several types of distributions. DO NOT USE THIS FORM to request Systematic Payouts, Hardship Withdrawals, Direct Transfers or Rollovers. Please contact your representative or the Company at the Cedar Rapids, IA office for the appropriate form. In circumstances involving a divorce, the Annuity Divorce Processing Instructions form should be used. Please read Sections 8 and 9 before completing this form.

1. POLICY INFORMATION

TSA Participant: ______________________________ Policy Number: ______________________________

Citizenship: ❑ U.S. Citizen* ❑ Non-U.S. Citizen* (Country________________)
❑ Resident Alien ❑ Non-Resident Alien

*** Not providing citizenship may delay processing.**

2. DISTRIBUTION OPTIONS (Select only ONE option)

For variable or indexed annuities, unless otherwise indicated in the Special Instruction Section, distribution(s) will be applied proportionate to current allocations. A Medallion Signature Guarantee or Notary Public Stamp may be required. See Section 8 for details.

❑ Disability: (Employer is required to complete Section 7)
Amount requested $ ______________________________

❑ Severance from employment: (Employer is required to complete Section 7)
❑ Full surrender ❑ Partial distribution: $ ______________________________

❑ Partial distribution of 12/31/88 funds: (Remaining 12/31/88 amount is $ ____________________)
Amount requested $ ______________________________

❑ Partial distribution: $ ____________________ (over age 59 1/2)

❑ Required Minimum Distribution: Year for which distribution is being taken: _____________
Value of TSA as of previous year end: $________________
Spouse Date of Birth: ____________________

❑ Full surrender (over age 59 1/2)

PLEASE NOTE: Any outstanding loans, including unpaid accrued interest, will be deducted upon surrender, if applicable.

3. SPECIAL INSTRUCTIONS (Complete only if necessary)

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____

4. GUARANTEED LIVING WITHDRAWAL BENEFIT

Skip this section if you do not have a Guaranteed Living/Withdrawal Benefit Rider on your policy.

If the box below is <u>not</u> checked, the Company will process the distribution as requested. Withdrawals in excess of the guaranteed withdrawal amount, called "excess withdrawals", may result in a permanent reduction of future guaranteed withdrawal amounts.

❑ It is <u>not</u> my intention to negatively impact the benefits of my rider by requesting this withdrawal. Please modify my request and withdraw the maximum amount available that will not negatively impact my rider benefits.

Please refer to your product prospectus for additional information. If you would like to make an excess withdrawal and are uncertain how an excess withdrawal will reduce your future withdrawal amounts, you may contact the Company at 1-800-525-6205 (Western Reserve Life Assurance Co. of Ohio customers should call 1-800-851-9777) prior to requesting the withdrawal to obtain a personalized, transaction-specific calculation showing the effect of the excess withdrawal.

5. INCOME TAX WITHHOLDING

Please check one of the boxes below. If none are checked we will assume withholding and withhold at federal and state minimums. For federal income taxes the minimum is 20%, 10% if RMD was selected in Section 2. **If a state does not specify a minimum or you do not provide a percentage we will default to 0%**. Additional information can be found on page 5 of this form. If you are a Non-Resident Alien, federal income tax will be withheld at a rate of 30% unless the applicable form W-8BEN is provided to determine the appropriate tax treaty benefit.

Check One:

❑ I elect to have federal income tax withheld from my distribution at a rate of 20%, 10% if RMD was selected in Section 2 and applicable state tax %.

❑ I elect to have federal and state income tax withheld from my distribution as indicated below:

Federal: ________% (minimum 20%, 10% if RMD was selected in Section 2)

State: ________% (state required minimum, if applicable)

❑ I elect **<u>NOT</u>** to have federal and state income tax withheld from my distribution.

Note: If none of the withholding elections above are chosen, we are required to withhold 20% (10% if RMD was selected in Section 2) of the taxable portion of annuity distributions for federal income taxes. State income tax may also be required to be withheld in certain states even if you elect out of state withholding.

6. DISTRIBUTION INSTRUCTIONS (Select only ONE option)

NOTE: Distributions from Custodial Policies must go to the Custodian.

❑ Send check: ❑ Mail via overnight express - Overnight mailing fees will be deducted from distribution

❑ To address of record.

❑ To address indicated below:
(A Medallion Signature Guarantee or Notary Public Stamp may be required - see Section 8 for details)

❑ Check here to change address of record.

____
Name

____
Address | City, State, Zip

____
Telephone Number | Attention

❑ Direct Deposit **(Ownership on the Financial Institution account must match ownership on annuity for funds to be sent via Direct Deposit. If the Direct Deposit instructions are not valid or do not meet the company requirements, we will send a check to the address of record.)**

❑ Checking Account (Include voided check) ❑ Savings Account (Include a Letter of Instruction on Financial Institution letterhead) ❑ Information on File

6. DISTRIBUTION INSTRUCTIONS (Select only ONE option) (continued)

ATTACH VOIDED CHECK HERE

7. EMPLOYER ACKNOWLEDGEMENT AND AUTHORIZATION

I acknowledge the request from the named TSA Participant is in compliance with the terms of the Employer's Section 403(b) Plan.

❑ I certify that the consent of the TSA participant's spouse is necessary.

Employer Name | Name and Title of Authorized Employer Representative

☞

Authorized Employer Representative Signature | Date

8. REQUIRED SIGNATURE SECTION

I have read and understand the Special Federal Income Tax Notice Regarding Plan Distributions (known as the 402(f) Notice).

By signing this form I acknowledge I have read the information on this form, and I understand any distributions requested will be subject to applicable policy penalties. I understand that failure to provide the Company with my correct name and Social Security Number/Taxpayer Identification Number may result in the Company having to ignore my election out of voluntary income tax withholding. I understand that a 10% federal tax penalty may be imposed on withdrawals from the annuity if I am not 59-1/2 or some other exception is not applicable. I acknowledge that I have consulted my tax advisor for details on these matters.

The law in your state may provide that civil union couples, same sex couples and domestic partnerships shall have all of the same benefits, protections and responsibilities under law as are granted to spouses of marriage. For any provision that is in an annuity policy in order to comply with Federal Law, or any administration of the policy that is controlled by Federal Law, the term "spouse" includes only an individual who is recognized as a spouse under the Federal Defense of Marriage Act (Section 7 of Title 1 of the United States Code, as amended). The Federal Government or another State Government may not recognize the benefits granted by the law in your state. Individuals in these relationships who select a joint life rider may lose tax-deferral benefits and the income benefits of such riders in the event of an owner's death. You should seek tax advice to determine your rights.

Unless we have been notified of a community or marital property interest in this policy, we will rely on our good faith belief that no such interest exists and will assume no responsibility for inquiry. The policy owner agrees to indemnify and hold the Company harmless from the consequences of accepting this transaction.

8. REQUIRED SIGNATURE SECTION (continued)

As a protection against fraud, we require a Medallion Signature Guarantee for variable annuities or a Notary Public Stamp for fixed annuities for the following transaction requests:

- all requests for surrenders (i.e., partial surrenders and full surrenders) over $250,000;
- any non-electronic disbursement request made on or within 15 days of a change to the address of record for a policy owner's account;
- any electronic fund transfer instruction changes on or within 15 days of an address change;
- any disbursement request when the Company has been directed to send proceeds to a different personal address from the address of record for that policy owner's account. **PLEASE NOTE:** This requirement will not apply to disbursement requests made in connection with exchanges of one annuity policy for another with the same owner in a "tax-free exchange"; and
- all requests for surrenders (i.e., partial surrenders and full surrenders) when the Company does not have an originating or guaranteed signature on file.

The best source of a Medallion Signature Guarantee is a bank, savings and loan association, brokerage firm, or credit union with which you do business. Guarantor firms may, but frequently do not, charge a fee for their services.

I authorize the Company to process the requested distribution and understand that once the distribution is processed, the taxable event and any federal or state withholding that occurred cannot be reversed.

☞ ______________________________
Signature of Owner/Authorized Representative

____
Date

____
Social Security Number

____
Telephone Number

Medallion Signature Guarantee for variable annuities <u>or</u> Notary Public Stamp for fixed annuities

Notary Signature: ______________________________

☞ ______________________________
Signature of Spouse (if applicable)

____
Date

____
Social Security Number

____
Telephone Number

Medallion Signature Guarantee for variable annuities <u>or</u> Notary Public Stamp for fixed annuities

Notary Signature: ______________________________

Clear Form

9. TAX INFORMATION CONCERNING 403(b) TAX SHELTERED ANNUITY DISTRIBUTIONS

Basic Information

Distributions, including surrenders, are restricted in certain circumstances, and may be subject to mandatory 20% federal (and state, if applicable) income tax withholding.

Restrictions on Distribution of Funds

Under current tax laws and regulations, you can only withdraw Employee Contributions for one of the following reasons: attainment of age 59 1/2, disability, severance of employment, death, financial hardship and withdrawal of pre-1989 employee contributions. Moreover, unless there is an exception, even when withdrawals are otherwise allowed, they could be subject to a 10% federal penalty tax in addition to income tax. Some of the exceptions to the penalty tax include: separation from service after attainment of age 55, having unreimbursed medical expenses exceeding 10% of your adjusted gross income, attainment of age 59 1/2.

10. INCOME TAX WITHHOLDING

NOTICE CONCERNING FEDERAL AND STATE INCOME TAX WITHHOLDING

Information Concerning Qualified Distributions (non-IRA)

Distributions and surrenders from 403(b)/TSA Tax Sheltered Annuities are restricted in certain circumstances, and if they represent eligible rollover distributions are subject to mandatory 20% federal (and applicable state) income tax withholding. If your annuity is issued as a 403(b)/TSA annuity and your distribution is eligible for rollover you will receive a separate Special Income Tax Notice (known as 402(f)). For distributions from 403(b)/TSA annuities that are not eligible for rollover, the taxable portion of the distribution is subject to federal (and applicable state) income tax unless you elect to not have federal and/or state taxes withheld. If no withholding election is made income tax will be withheld for federal income tax purposes at a rate of 10%.

Non-Resident Alien

If you are a Non-Resident Alien, you cannot elect out of withholding and we will withhold federal income tax at the rate of 30% unless you can claim a reduced tax treaty withholding rate on a valid form W-8BEN that includes a U.S. taxpayer identification number. If you are a U.S. Citizen/Resident and have asked us to send your annuity proceeds outside of the U.S. or its possessions, the Company is required to ignore any election out of income tax withholding and will withhold as though you had elected to have withholding apply to your distribution.

Summary

The above information is provided as a general explanation only. The Company does not give specific tax or legal advice. We recommend you consult your representative or tax advisor concerning your specific situation. All distributions are subject to any applicable policy penalties.

AFFILIATED COMPANIES

Our affiliates include:

- Monumental Life Insurance Company
- Transamerica Advisors Life Insurance Company
- Transamerica Advisors Life Insurance Company of New York
- Transamerica Financial Life Insurance Company
- Transamerica Life Insurance Company
- Western Reserve Life Assurance Co. of Ohio

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Transamerica Financial Life Insurance Company
Transamerica Life Insurance Company
Western Reserve Life Assurance Co. of Ohio

402(f) or SAFE HARBOR TAX NOTICE - Not From a Designated Roth Account

Service Office and Overnight Mailing Address:
4333 Edgewood Rd. NE, Cedar Rapids IA 52499
Telephone: (800) 553-5957

402(f) or SAFE HARBOR EXPLANATION FOR DISTRIBUTIONS FROM PLANS QUALIFIED UNDER SECTION 401(a), SECTION 403(a) ANNUITY PLANS, SECTION 403(b) TAX SHELTERED ANNUITIES OR GOVERNMENTAL SECTION 457(b) PLAN

YOUR ROLLOVER OPTIONS

You are receiving this notice because all or a portion of a payment you are receiving from one of the Qualified Plans listed above (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 59 1/2 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 59 1/2 (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 59 1/2 (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 70 1/2 (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 do not do a rollover, will I have to pay the 10% additional income tax on early distributions?

If you are under age 59 1/2, 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 59 1/2, 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 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 59 1/2, 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 59 1/2 (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 59 1/2 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 59 1/2 (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 59 1/2 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 70 1/2.

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 70 1/2.

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.

Unless you elect otherwise, a mandatory cashout of more than $1,000 (not including payments from a designated Roth account in the Plan) will be directly rolled over to an IRA chosen by the Plan administrator or the payor. A mandatory cashout is a payment from a plan to a participant made before age 62 (or normal retirement age, if later) and without consent, where the participant's benefit does not exceed $5,000 (not including any amounts held under the plan as a result of a prior rollover made to the plan).

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

FOR MORE INFORMATION

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