CHICAGO REGIONAL COUNCIL OF CARPENTERS
SUPPLEMENTAL RETIREMENT PLAN
IN-SERVICE DISTRIBUTION FORM
1-877-UNION-44 (1-877-864-6644)

Service. Security. Stability.

- Use this form to request a distribution from the Supplemental Annuity Plan while you are still employed.
- Please complete in ink. This form is not valid without your signature. This form must be notarized.
- To request a distribution following a termination of employment, use the Distribution Form or Required Minimum Distribution Form. To request a distribution because of death or as an alternate payee, use the Beneficiary and Alternate Payee Distribution form.
- Your choices on this form may affect your taxes. You should carefully review the Special Tax Notice Regarding Plan Payments. You may wish to consult your own financial tax advisor.
- If your distribution will be sent to an address outside of the United States, Puerto Rico or the U.S. Virgin Islands, you must also submit either an IRS Form W-9 to certify you are a U.S. person or a Form W-8BEN if you are a non-resident alien with respect to the U.S. To obtain these forms or for assistance in determining which form you should submit, please go to the IRS website at www.irs.gov or consult with a tax advisor. If you do not submit one of these forms along with this form, Mercer will apply 30% tax withholding to your distribution.
- Please return completed form to: Chicago Regional Council of Carpenters, 12 East Erie Street, Chicago, Illinois 60611.

PART 1. PARTICIPANT INFORMATION (PRINT CLEARLY IN INK)

________-_________-_____________ ________-_________-___________
Social Security Number Date of Birth

Last Name First Name M.I.

Mailing Address Apt. #

City State Zip Code

Daytime Telephone Number Evening Telephone Number

PART 2. REASON FOR DISTRIBUTION (Select one)

☐ **Age 59½ or older** – Distribution may be up to 100% of current account balance, limited to one distribution in a rolling 12 month period.
(You must complete Parts 3, 4 and 5 on the reverse side of this form.)

☐ **Younger than age 59½** – Distribution is limited to contributions that have been in the Plan for at least 2 years **and** limited to one distribution in a rolling 12 month period. Any other distributions made to you within the last 2 years will reduce the amount available for distribution under this type of distribution**. *(You must complete Parts 3, 4 and 5 on the reverse side of this form.)***

☐ **Financial Hardship** - You should request a hardship distribution only **after** requesting all other distributions for which you may be eligible.

A Hardship distribution can only be made 2 times within a rolling 12 month period, *unless the reason is prevention of foreclosure or tuition (restrictions apply, contact the Pension Department at 312-787-9455, phone option #4 for information.)*
The minimum amount of a Hardship distribution is the lesser of (i) $1,000.00 or (ii) 100% of the Annuity Contribution Account Balance.

Check one of the following Hardship distribution reasons AND attach all required supporting documentation to this form. Failure to complete this section and provide the proper current supporting documentation will result in a denial of the hardship request. Please note that other current supporting documentation may be required in addition to the items listed below. Also, it is important to understand that, as it pertains to Hardship distribution documentation, **the term current means that the supporting documentation was prepared within 30 days of the date of the Financial Hardship distribution application.**

For any medical, tuition, or funeral expenses pertaining to a dependent (if documentation is not already on file in the Fund Office) you must also furnish proof of dependency such as your child's birth certificate, adoption papers, guardianship papers or your marriage document. You must furnish **original county certified documents**, copies will NOT be accepted. If filing for medical or funeral expenses for a dependent other than a spouse or child, you must furnish a complete copy of your most recent tax return listing that individual as a dependent.

I hereby certify that my immediate Financial Hardship need is for: (*Check all boxes that apply and* ***complete Parts 3, 4 and 5 on the reverse side of this form.)***:

☐ Costs directly related to the purchase (excluding mortgage payments) of my principal residence (rental property excluded).
- Copy of purchase agreement to buy home signed by both the buyer and seller. Note that the closing date must be subsequent to the date of the Hardship distribution AND
- If you are obtaining a loan, submit a copy of the **current** "Good Faith Estimate" from a mortgage company that shows the property address and is signed by the Participant.

☐ Prevention of eviction from my principal residence or foreclosure on the mortgage of my principal residence.
- If eviction: Original **current** pending or actual eviction notice that bears the notarized signature of the landlord AND a copy of the applicable lease. If foreclosure: **Current** foreclosure or intent to foreclose notice.
- Either an eviction or a foreclosure notice must state the current amount past due and the current due date of the past due amount. Notice must also include the landlord or mortgage holder's name, address and phone number. Note that a past due rent notice or a mortgage statement that does not specifically state the landlord's or mortgage holder's imminent intent to initiate eviction or foreclosure proceedings does not fulfill this requirement.

☐ Payment of tuition and related educational fees (does not include books or student loan repayments) for the next 12 months of post-secondary education for me, my spouse or any of my eligible dependents.
- Copy of **current** tuition bill that includes the school's name, address, and telephone number.

☐ Medical expenses that are less than two years old for me, my spouse, or my dependent to the extent not covered by insurance.
- Copy of **current** itemized medical bill(s) indicating the current amount(s) past due. Note that "balance due" statements from the provider or notices from collection agencies do not fulfill this requirement.
- Copy of the explanation of benefits from the insurance carrier(s) indicating what portion of each itemized charge that insurance has paid.
- If you did not have any insurance at the time the bill(s) were incurred you must submit that in writing.

☐ Payment of burial or funeral expenses for my deceased parent, spouse, child, or dependent.
- Certified death certificate.
- Copies of **current** itemized bills relating to funeral expenses which reflect the outstanding balances.
- For funeral expenses pertaining to your deceased parent, you must furnish a county certified copy of your birth record reflecting the name of the deceased as your parent.

I understand that as a condition of my Hardship distribution: (1) the amount requested may not be in excess of my immediate financial need including amounts necessary to pay any federal, state, or local income taxes or penalties reasonably anticipated to result from the distribution; (2) I have obtained all distributions and non-taxable loans currently available under any employer's plans available to me; and (3) I certify that I will use this distribution for the reasons I indicated above.

If I am applying for a Hardship distribution, my signature in Section 5 authorizes any concerned party (home seller, mortgage company, landlord, funeral home, educational institution, or medical provider) to release to the Chicago Regional Council of Carpenters Supplemental Retirement Plan (the "Plan") any information necessary to verify the supporting documentation that I have submitted to the Plan in conjunction with this Hardship distribution application. I authorize the Plan to release any information necessary to process my distribution request to any concerned party (home seller, mortgage company, landlord, funeral home, educational institution, or medical provider). I understand that this authorization will remain in effect for thirty (30) days from the date of my signature on this application. A photocopy of this authorization is to be regarded by the concerned party as valid as the original. If any concerned party requires that their own authorization form be used before releasing information to the Plan, I will cooperate fully in completing the concerned party's authorization form and returning it directly to the concerned party. I also understand that my failure to cooperate in completing a concerned party's authorization form (so that the Plan is able to verify the supporting documentation that I have submitted) may result in a denial of the Hardship distribution request.

PART 3. DISTRIBUTION AMOUNT

I request an In-Service Distribution in the amount of ***(check one):***

☐ Specific dollar amount *(fill in the amount you are requesting)* $ ______________________________
(If applying for a Hardship distribution, this amount must be supported by the attached current supporting documentation).

☐ Maximum amount available

PART 4. FEDERAL INCOME TAX WITHHOLDING ELECTION

If any part of your distribution is an eligible rollover distribution (as described in the "Special Tax Notice Regarding Plan Payments"), you may elect a direct rollover of that amount to another qualified employer plan or to an IRA. If you do not elect a direct rollover of the eligible rollover distribution amount, it will be paid directly to you and the Plan will withhold 20% federal income tax on the amount of your In-Service distribution, except for a Hardship distribution.

If your distribution is **not** a Hardship distribution, you must check one of the following:

☐ I am electing a direct rollover of all or part of my eligible rollover distribution. **I have enclosed a completed Direct Rollover Form**.

☐ Do not rollover any portion of my distribution

If your distribution is a Hardship distribution, it is not eligible for direct rollover and the Plan will withhold 10% federal income tax on the amount of the Hardship distribution, unless you elect for it not to be withheld or elect a greater percentage.

☐ Withhold _______% Federal Income Tax from my Hardship distribution *(complete only if you are requesting Federal Tax withholding greater than 10%)*

☐ Do not withhold Federal Income Tax from my Hardship distribution

☐ Check here if you are younger than age 59½, applying for a Hardship distribution and want your distribution to be increased to include the 10% early withdrawal penalty

☐ Check here if you want your distribution to be increased to include state income taxes.

PART 5. PARTICIPANT SIGNATURE & NOTARY SIGNATURE/STAMP

I request the In-Service distribution as indicated on this application. I have read the Special Tax Notice Regarding Plan Payments. I understand that I have at least 30 days to decide whether or not to elect a direct rollover of any eligible rollover distribution (Hardship distributions are not eligible for rollover.)

____ ____________________
Signature of Participant Date

This form is not valid unless it is notarized.

I certify that _________________________________ personally appeared before me and signed this document in my presence this___________day
Printed Name of Participant

of ____________________ in the year _____________.

Return this completed form with the required current supporting documentation to:
Chicago Regional Council of Carpenters
12 E. Erie St., Chicago, IL 60611
Fax (312)951-3986

____
Signature of Notary Public (Notary Stamp)

PART 6. FUND OFFICE AUTHORIZATION

____ ____________________ __________________________
Signature of Fund Office Representative Date Total Amount Authorized

CHICAGO REGIONAL COUNCIL OF CARPENTERS
SUPPLEMENTAL RETIREMENT PLAN
ELECTRONIC FUNDS TRANSFER (EFT) OPTION
1-877-UNION-44 (1-877-864-6644)

Service. Security. Stability.

ELECTRONIC FUNDS TRANSFER FOR PLAN WITHDRAWALS

The Chicago Regional Council of Carpenters Supplemental Retirement Plan (Supplemental Retirement Plan) allows you to receive eligible withdrawals from the Supplemental Annuity Plan by electronic funds transfer (EFT), or direct deposit into a personal bank account.

An EFT allows you faster access to your money and is available for all eligible plan disbursements, except for rollovers. If you select an EFT, the information needs to be set up **PRIOR** to the plan withdrawal request being received and processed. If an EFT is not set up **IN ADVANCE**, the plan withdrawal will be processed in the form of a paper check.

SETTING UP AN EFT

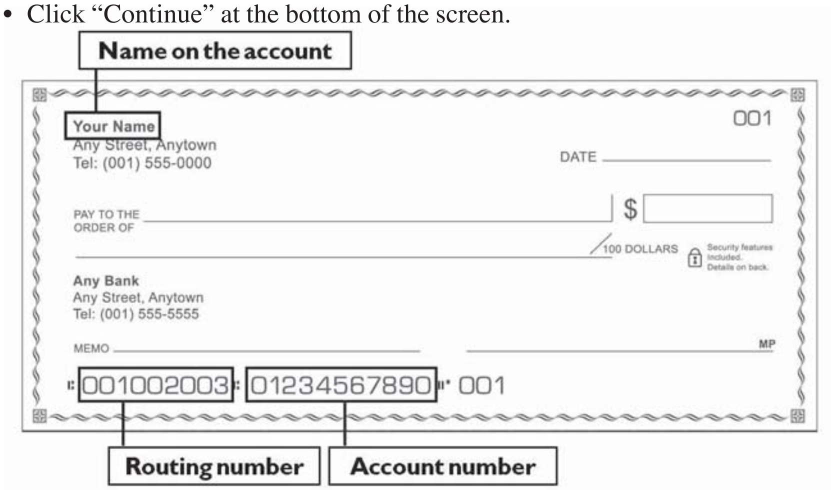
You can set up an EFT for your plan withdrawals quickly and easily, either online at www.ibenefitcenter.com or by phone at 1-877-864-6644.

ENROLLING ONLINE

Follow these **seven steps** to set up an EFT online.

STEP 1: Log on to your account at www.ibenefitcenter.com. You will need to enter your User Name and password to access your account.
STEP 2: Click on the plan name in the "What do I have?" box.
STEP 3: Click on the "Electronic Funds Transfer" link within the "Withdrawals" tab.
STEP 4: Fill in the information for the bank account where you want your Supplemental Annuity Plan payment to be deposited.

- Indicate the type of account: savings or checking.
- Fill in the bank's routing number. You can find this nine-digit number at the bottom left-hand corner of a personal check (see illustration below). If the account is a savings account, you can find the routing number on a deposit slip.
- Fill in the savings or checking account number.
- Fill in the name on the bank account, exactly as it appears on the checks or the account statement.
- Click "Continue" at the bottom of the screen.



STEP 5: Read the statement thoroughly and click the disclaimer at the bottom of the screen if you agree with the terms and conditions stated. Then click "Continue" at the bottom of the screen.
STEP 6: Review the bank account information. If it is correct, click "Submit" at the bottom of the screen to process your EFT enrollment. If not, click "Modify" to return to the first EFT Election screen and make changes.
STEP 7: You will see a message stating that your EFT request has been received, along with a confirmation number. It is a good idea to write down this number or print this screen for your records.

Effective immediately, after your EFT request is received, your future disbursements will be transferred electronically to the account you indicated. You can always override your EFT choice at any time by going on to the Supplemental Annuity Plan's website, www.ibenefitcenter.com.

ENROLLING BY PHONE

To set up an EFT by phone, call 1-877-864-6644 between 7:00 a.m. and 9:00 p.m. Central Time, any business day, to speak with a Service Representative. You will need to provide the representative with your User Name and personal identification number (PIN) to access your Supplemental Annuity Plan account. You will also need the same information required for online EFT setup: type of account, bank routing number, account number, and name on the bank account.

QUESTIONS?

If you have any questions about setting up an EFT, please call a Service Representative toll-free at 1-877-864-6644, between 7:00 a.m. and 9:00 p.m. Central Time, any business day.

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"LEGAL NOTICES REGARDING PLAN BENEFITS"

These legally required notices contain important information about benefits payable from your Plan. The notices are general in nature, and some of the notices may not apply to your Plan or the type of distribution you have requested from your Plan. The paper forms or the telephone, Internet or other electronic instructions used to process your benefit transaction will refer to the notices below that are applicable to the particular distribution(s) you are requesting. You should refer to the summary plan description for a full description of the features of your Plan.

Special Tax Notice Regarding Plan Payments

YOUR ROLLOVER OPTIONS

You are receiving this notice because all or a portion of a payment you are receiving from 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 below. Special rules that only apply in certain circumstances are described in the "Special Rules and Options" section below.

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 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 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 does 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.

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.

Notice of Distribution Options

This notice (referred to as the "Notice of Distribution Options", or the "411(a)(11) Notice") summarizes important information you will need before you decide how to receive your benefits from your Plan. You should consult the summary plan description for your Plan for more complete information. You may obtain a copy of the summary plan description without charge from the Plan Administrator upon request.

Your Plan may offer different forms for payment of benefits, including a lump sum, partial distributions, installment payments or annuities. The written forms, or the telephone, internet or other electronic instructions used to process your benefit transaction, summarize the available distribution options under your Plan. However, Plan provisions often involve numerous or complex distribution options that may apply only in limited circumstances or only to limited groups of participants. Accordingly, it is often not possible to reflect all available distribution options in the forms and instructions used to process your transaction. You should consult the summary plan description for your Plan for details on the different forms for payment of benefits that are available to you.

You also have the right to defer receipt of your distribution from the Plan until your Plan's normal retirement age (or age 62, if later). Your Plan may also permit you to defer distribution to a later date. However, distributions generally must begin no later than April 1 following the year in which you reach age 70 1/2 You should consult the summary plan description for your Plan for details on your right to defer receipt of your distribution from the Plan.

If your vested account balance is less than a threshold amount specified in your Plan (usually, $3,500 or $5,000), your vested account balance may automatically be paid in a lump sum and you may not have the right to defer distributions. You should consult the summary plan description for your Plan for details on the payment of small account balances.

Notice Regarding Your Right to Delay Distribution from Your Plan

When you participate in a retirement plan, what you do with your retirement savings is one of the most significant financial decisions you will make. Before electing to receive a distribution from your plan, you should carefully consider the consequences of taking your benefit now instead of waiting until a later time. As described above, if the value of your account exceeds the plan's mandatory distribution amount threshold, you have the right to defer your distribution. Please refer to your plan's Summary Plan Description for the rules regarding how long you can continue to defer your distribution.

Investment opportunities and fees

If you decide to wait to receive your benefits, your account will continue to be invested in the plan's investment fund line-up in accordance with your directions. You should compare the potential investment returns you could earn under the plan with the investment options that are available to you outside the plan, including those under individual retirement accounts ("IRAs"). You can find information on basic investment principles on the U.S. Department of Labor's website at http://www.dol.gov/ebsa/investing.html

You can obtain information on the current investment options available under the plan, along with each option's expense ratio, by going to the investments section of your plan's website. You can also speak with a participant service representative, available by calling your plan's toll-free number as indicated on the distribution or withdrawal forms included in this package. Please read each investment's prospectus or offering statement carefully before making any investment decisions.

As with mutual funds offered to individual shareholders, management and other fees are charged for each of the plans investment options. This is reflected as an expense ratio. Each expense ratio is expressed as an annual percentage. For example, if you invested $100 in a fund with a 2% expense ratio on January 1 and didn't make any changes during the rest of the year, your expense on that $100 would be $2.00. These expenses are not indicated on your account statement because they are deducted while determining the total investment return of the fund.

Fees reflected in expense ratios are used to cover the cost of having the funds professionally managed and may also help to cover the costs of administering the plan. If you invest in a mutual fund outside the plan, fees reflected in the expense ratio generally cover the professional management of the investments and the costs of administering the accounts.

While some or all of the plan's investment options may also be available to individual shareholders, please note that in some cases the funds offered by the plan may have preferred pricing.

If you leave your assets in the plan, your account will continue to be subject to the same administration fees as it has in the past, including any special account or investment maintenance fees. These may include fees for plan loans or self-directed brokerage options, if available. These fees are comparable to the annual fees that many institutions charge for maintaining an IRA. Additional information is available on your plan's website or by speaking with a participant service representative.

Other considerations that may affect your decision

Your plan may be subject to special rules that specify when and under what conditions certain rights may accrue to you and your plan account. Please refer to the vesting and distribution sections of your Summary Plan Description, which contains details about your current and future rights under the terms of the plan. You should carefully consider any future rights you may have, and weigh the consequences of taking your benefit now instead of later.

You should also consider the potential tax consequences to you of receiving the distribution now versus later. These are described in the "Special Tax Notice" included in this package. Taking a distribution now and paying the required taxes on the distribution (including potential penalty taxes for early distribution) may significantly reduce the amount of assets you have to invest for your retirement.

Please note that this notice reflects your plan's current terms. The plan sponsor reserves the right to change the plan's terms at any time, to the extent permitted by law, even for participants who have already terminated employment. The plan's investment funds are selected and monitored by plan fiduciaries who are required to make their decisions based on what they believe to be in the best interest of all plan participants. Based on evaluations made by the plan fiduciaries, there is always the possibility that one or more of the current investment funds could be replaced or eliminated in the future. Any such changes will be communicated to you prior to their implementation.

Notice Regarding Federal Income Tax Withholding

This notice (referred to as the "Notice Regarding Federal Income Tax Withholding") applies if you are receiving a taxable distribution that is not an eligible rollover distribution and is therefore subject to voluntary withholding as described in the Special Tax Notice Regarding Plan Payments.

Federal income tax will be withheld from the taxable portion of any distribution that you receive that is not an eligible rollover distribution unless you elect not to have withholding apply. Withholding will apply only to the portion of the distribution that is subject to federal income tax. Thus, for example, there will be no withholding on the return of your own after-tax contributions to the Plan.

You may elect not to have withholding apply by so indicating on the written forms or through the telephone, internet or other electronic instructions used to process your benefit transaction. Your election will remain in effect until you revoke it. You may revoke your election with respect to future payments at any time, and you may make and revoke elections not to have withholding apply as often as you wish.

The withholding rate is 10% for non-periodic payments such as a lump sum or partial distribution. In the case of periodic payments such as installment distributions, amounts are withheld as if the payments were wages. Unless you elect otherwise, the withholding amount on periodic payments will be determined as if you are married and claiming three withholding allowances.

If you elect not to have withholding apply, or if you do not have enough federal income tax withheld, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

Notice of Retirement Annuity Benefits

This notice (referred to as the "Notice of Retirement Annuity Benefits") applies if you are taking a distribution or loan and your Plan is subject to the qualified joint and survivor annuity rules.

Your vested account balance will be used to purchase an annuity that will provide you with monthly income for your life and, if you are married, monthly income to your surviving spouse for his or her life after your death. If you are unmarried, this is called a "single life annuity". If you are married, this is called a "qualified joint and survivor annuity". This notice explains these annuity benefits and the requirements you must meet if you want to select a different form of distribution under the plan. If your vested account balance is less than a threshold amount specified in your Plan (usually, $3,500 or $5,000), your vested account balance may automatically be paid in a lump sum rather than as an annuity.

You are entitled to receive this notice at least 30 days before distribution of benefits begins under the plan. You may waive the 30-day notice period, but in no event will payments begin earlier than 7 days after you receive this notice.

Married Participants

The qualified joint and survivor annuity provides a monthly income to you for your life. After your death, monthly payments will continue to your surviving spouse for his or her life equal to a percentage specified in your Plan (at least 50%) of the monthly payment you received. The amount of the annuity is based on your vested account balance, your age and the age of your spouse and commercial annuity purchase rates in effect on the date distributions commence.

You may elect in writing to waive the qualified joint and survivor annuity by electing another form of distribution available under the plan. Your spouse must consent to the waiver in the presence of a plan representative or notary public. Your waiver and your spouse's consent must be made within the 180-day period before benefit payments are scheduled to begin. You may revoke your waiver at any time before benefit payments begin. Your spouse does not need to consent to the revocation.

Unmarried Participants

The single life annuity provides a monthly income to you for your life only. No benefits are payable after your death. The amount of the annuity is based on your vested account balance, your age and commercial annuity purchase rates in effect on the date distributions commence.

You may elect in writing to waive the single life annuity by electing another form of distribution available under the plan. Your waiver must be made within the 180-day period before benefit payments are scheduled to begin. You may revoke your waiver at any time before benefit payments begin.

Estimate of Monthly Annuity Benefit

The chart below will help you estimate the level monthly benefit you would receive if you elect an annuity form of payment commencing at your current age, with a single life annuity for unmarried participants and a 50% joint and survivor annuity for married participants. To calculate an estimated monthly benefit, divide your vested account balance by the annuity conversion factor closest to your situation in the chart below. Use the age closest to your current age, and if you are married, the age difference that is closest to any age difference between you and your spouse. Your current vested account balance is available from your plan administrator or you may use the vested account balance from your most recent quarterly statement.

Annuity Conversion Factors

		Married Participants		
Participant's Age	Unmarried Participants	Spouse Same Age	Spouse 5 Years Younger	Spouse 5 Years Older
25	227.064	230.702	231.453	230.000
30	222.351	226.689	227.644	225.798
35	216.457	221.638	222.851	220.508
40	209.039	215.257	216.799	213.828
45	199.853	207.285	209.235	205.485
50	188.535	197.367	199.826	195.119
52	183.359	192.790	195.480	190.341
54	177.808	187.845	190.782	185.187
56	171.875	182.518	185.717	179.646
58	165.593	176.621	180.292	173.733
60	159.010	170.777	174.525	167.475
62	152.157	164.401	168.425	160.892
64	145.106	157.736	162.030	154.022
66	137.921	150.824	155.375	146.896
68	130.627	143.680	148.477	139.533
70	123.106	136.222	141.279	131.868

The annuity conversion factors above are based on the GATT2003 mortality table, assuming a 5% interest rate. The company from which the plan purchases the annuity may use different factors and may apply sales and other charges. Accordingly, these charts provide only an estimate and the actual monthly benefits provided by the annuity could vary significantly.

The estimate represents the approximate monthly payment you would receive during your lifetime if you commence distribution in the form of the annuity this year. If you are married, your spouse will receive one-half of that amount after your death, if your spouse survives you. For example, if you are age 60, have a spouse five years younger and a vested account balance of $20,000, your approximate monthly payment is $114.60 ($20,000 ÷ 174.525) and, if your spouse survives you, the approximate monthly payment to your surviving spouse is $57.30. If you are unmarried, age 60 and have a vested account balance of $20,000, your approximate lifetime monthly payment is $125.78 ($20,000 ÷ 159.010).

For a more precise calculation based on your situation, or based on a different form of annuity, contact your plan administrator.

Notice of Qualified Optional Survivor Annuity

This Notice (referred to as the Notice of Qualified Optional Survivor Annuity ["QOSA"]) applies if you are married and your plan is subject to the qualified joint and survivor annuity rules. A plan subject to the annuity requirements must also offer a qualified optional survivor annuity ("QOSA") to any participant who waives the qualified joint and survivor annuity ("QJSA"). Generally, the QOSA requirement applies to distributions with annuity starting dates in plan years beginning after December 31, 2007 (there is a special rule for collectively bargained plans).

If the QJSA for a married participant under your plan provides a survivor annuity for the life of your spouse that is less than 75% of the amount of the annuity that is payable during your joint lives, then the QOSA must provide a spouse survivor annuity of 75%. If the QJSA for a married participant under your plan provides a survivor annuity for the life of your spouse that is greater than or equal to 75% of the amount of the annuity that is payable during your joint lives, then the QOSA must provide a spouse survivor annuity of 50%.

You may use the chart above to help you estimate the level monthly benefit you would receive if you elect an annuity form of payment commencing at your current age, with a single life annuity for unmarried participants. To calculate an estimated monthly benefit, divide your vested account balance by the annuity conversion factor closest to your situation in the chart above. Use the age closest to your current age, and if you are married, the age difference that is closest to any age difference between you and your spouse. Your current vested account balance is available from your plan administrator or you may use the vested account balance from your most recent quarterly statement.

You may elect in writing to waive the qualified optional survivor annuity by electing another form of distribution available under the plan. Your spouse must consent to this waiver in the presence of a plan representative or notary public. Your waiver and your spouse's consent must be made within the 180-day period before benefit payments are scheduled to begin. You may revoke your waiver at any time before benefit payments begin. Your spouse does not need to consent to the revocation.

Notice of Preretirement Survivor Annuity Benefits

This notice (referred to as the "Notice of Preretirement Survivor Annuity Benefits") applies if you are designating a beneficiary other than your spouse and your Plan is subject to the qualified joint and survivor annuity rules.

If you are married and die before benefit payments begin under the plan, your vested account balance will be used to purchase an annuity that will provide your surviving spouse with monthly income for his or her life. This is called a "qualified preretirement survivor annuity". This notice explains the qualified preretirement survivor annuity and the requirements you must meet if you want to select a different form of death benefit under the plan. If your vested account balance is less than a threshold amount specified in your Plan (usually, $3,500 or $5,000), death benefits will automatically be paid in a lump sum rather than as a qualified preretirement survivor annuity.

The qualified preretirement survivor annuity provides monthly income for the life of your surviving spouse. The amount of the annuity is based on a percentage specified in your Plan (at least 50%) of your vested account balance, the age of your spouse and commercial annuity purchase rates in effect on the date distributions commence. If you would like additional information about the annuity benefits that can be provided by your account, please get in touch with the plan administrator.

You may elect in writing to waive the qualified preretirement survivor annuity by designating a beneficiary other than your spouse for the portion of the account that would otherwise be used to purchase the annuity. Your spouse must consent to the waiver in the presence of a plan representative or notary public. If you are younger than age 35, your Plan may require that you wait until the first day of the plan year in which you will reach age 35 to make this waiver. If your Plan allows you to make the waiver if you are younger than age 35, your waiver will become invalid and must be renewed as of the first day of the plan year in which you will reach age 35.

You may revoke your waiver at any time. Your spouse does not need to consent to the revocation. However, if you wish to designate a new beneficiary who is not your spouse, your spouse must consent to the new beneficiary designation.

If you are not now married and you later become married, you will need to obtain your spouse's consent to waive the qualified preretirement survivor annuity.