



CALIFORNIA FIELD IRONWORKERS TRUST FUNDS

Pension Trust • Welfare Plan • Vacation Trust
Apprenticeship Training & Journeyman
Retraining Fund • Annuity Trust

IMPORTANT INFORMATION FOR ANNUITY APPLICANTS

- In completing your Annuity Application please be aware of the following:
 1. Your, as well as the signature of your spouse (*if married*) must be notarized by a Notary Public, being sure that the notary's stamp or seal is placed on the application and is not overlapping any printed or written wording. Notarization is required for your protection and assists us with verification, as well as the prevention of fraud. **ATTENTION NOTARY: IF YOU ARE ATTACHING A LOOSE CERTIFICATE PLEASE INDICATE THAT YOU ARE NOTARIZING A TERMINATION REQUEST FORM.**
 2. **NO CORRECTIONS OF ANY KIND CAN BE MADE ON THE APPLICATION.** No white-out, crossing out and initialing, etc. If any corrections are needed, a new application must be completed. For this reason, 2 applications have been included, but only one must be submitted.
 3. Once your application has been submitted, if you require that your disbursement be sent to a different address than that which is on your application, a new application must be completed.
- If you applying based on Termination of Employment you must have a period of 6 complete consecutive months with no contributions to the Plan. Since hours are due on the 25th of the month after they are worked, we will be unable to verify your eligibility until the end of the 7th month and you will become payable on the 1st of the eighth month. ***Example: if the last hours reported on your behalf were in January, your six (6) month period would end on August 1st (6 months with no contributions would be February 1 through July 31); however, since July hours cannot be verified until the end of August, your application will not become payable until September 1st.***
- Under Reason for Final Distribution, please do not check off the box for "Service Pension" or "Retirement at or after age 62" unless you have actually filed a Pension Application with this Fund.
- If you wish to transfer your funds or any portion of your funds to a tax qualified plan please complete the Termination Request Form **and** the Direct Rollover Form. If you wish to receive your funds in only one lump sum payment payable to you, it is only necessary that you complete the Termination Request Form.
- If you are divorced, please submit a complete copy of your divorce decree including a copy of any community property or marital settlement agreement. Upon receipt, the divorce documents will be reviewed by the Trust Fund's Legal Counsel; **Please allow at least 30 days for the review of legal documentation.** After review, if it is determined that additional documentation is necessary; you will be notified in writing.
- If you are applying under Total Disability please be sure to include either a copy of your Social Security Disability Award Letter or a Disability Certificate. A Disability Certificate can be obtained by contacting the Trust Fund Office or from our website at www.ironworkerbenny.net. Upon receipt, the Trust Fund's medical consultant will review your Disability Certificate; **Please allow at least 30 days for the review of disability information.** If you already have a Disability Certificate on file in the Trust Fund Office which you wish to be used, please indicate so with your application.
- Complete processing of your Termination Request Form ranges from 30-45 days. Failure to provide the necessary information listed above will delay timely processing. Please note that if any documents require review by the Trust Fund's Legal Counsel, processing time could be increased by 30 more days.

If you have any questions or require additional information, please do not hesitate to contact the Pension and Annuity Department at (800) 527-4613 x2152. All forms must be mailed to the Trust Fund Office at 131 N. El Molino Avenue, Suite 330, Pasadena CA 91101.

*******APPLICATIONS ARE NOT ACCEPTED BY FAX*******



**California and Vicinity
Field Ironworkers Annuity Trust**

VISTA # 092360

Termination Request

Account Information

Social Security # [] [] [] - [] [] [] - [] [] [] [] **Local Union No.** [] [] []

Name
(Last, First, MI) []

Address
[] []

City [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] **State** [] [] **Zip** [] [] [] [] [] []

Work Phone # [] [] [] [] - [] [] [] [] - [] [] [] [] **Home Phone #** [] [] [] [] - [] [] [] [] - [] [] [] []

Check here if address listed above is a new address.

Date of Termination
(mm/dd/yyyy) [] [] - [] [] - [] [] [] [] **Date of Birth**
(mm/dd/yyyy) [] [] - [] [] - [] [] [] []

Withdrawal Classification

Reason for final distribution:

Service Pension Total Disability (the employee is totally and permanently unable, as a result of bodily injury or disease, to engage in any further employment as an Ironworker or as any other building trades craftsman).

Retirement at or after age 62 (submit proof of age) Termination of employment (no contributions made to your account for six consecutive months. Contributions are due the end of the month following the month in which you are terminated).

Form of final distribution: (choose one) See reverse side of this form for additional information.

Lump Sum Cash

Vanguard IRA* (Contact Vanguard to obtain Direct Rollover Kit)

Other Eligible Retirement Plan; IRA or Qualified Plan* (Complete Direct Rollover Form and obtain further instructions from the receiving institution*)

Installments (Complete Installment Payment Request Form) (Must be 55 years of age or older.)

Straight Life Annuity (unmarried) (This is not a lump sum distribution.)

Joint and Survivor Annuity (select percentage) 50% 75% (This is not a lump sum distribution.)

*Note: These options apply to either a partial or total direct rollover of cash. (spousal consent required)

Income Tax Withholding

This section does not apply to installments. See *Installment Payment Request Form*.

If you elect to have your entire eligible rollover distribution transferred in a direct rollover to an IRA or a qualified plan, no federal tax will be withheld. If you elect to have all or a portion of your eligible rollover distribution paid to you, the signer understands that a **20% federal tax will be withheld** on the taxable portion of the distribution. In addition, state tax will be withheld according to your state's guidelines. If you reside in a state which gives you the option not to withhold or to determine a dollar amount or percentage you want to withhold, please indicate below.

Withhold state taxes. Where applicable, indicate specific dollars \$ _____ or percentage _____ %.

Do not withhold state taxes.

Spousal Consent, Waiver, and Authorization

I certify under penalty of perjury that all of the foregoing information is true and correct. I understand that any false information may disqualify me for benefits and that the Board of Trustees shall have the right to recover any payment made to me because of fraudulent information submitted by me. Your signature and the signature of your spouse (if married) must be notarized unless you select the Annuity Option. The Notary Public must include only one stamp/seal for the signatures notarized. For purposes of record keeping, verification, management audit and control, the California and Vicinity Field Ironworkers Annuity Trust Fund Office requires a separate certification for each individual notarization.

I consent to my spouse's choices as set forth in this application.

Signature of Member _____ Date _____ Signature of Spouse _____ Date _____

State of _____ Print Spouse's Name _____

County of _____

On _____, 20____ before me, _____, personally appeared _____

Date Name of Notary Name of Signer(s)

Who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her authorized capacity, and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of this State that the foregoing paragraph is true and correct.

Witness my hand and official seal Signature _____ Signature of Notary Public _____



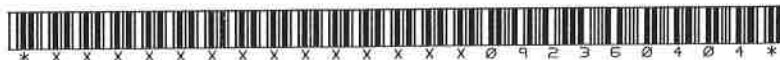
Authorization

Signature of Plan Administrator _____ Date _____

Please make a copy for your records.
(03/29/2011)

Connect with Vanguard* > www.vanguard.com > 800-523-1188

T9317_032011



Form of Final Distribution

The following is a description of forms of benefits available under the Plan. All forms of distribution are approximately equal in value. Your Plan's account balance as of the most recent Valuation Date can be accessed by calling 800-523-1188 or through Vanguard.com.

Notice of Qualified Joint & Survivor Annuity (QJSA) As a married member in the Plan, you have accumulated benefits that will be paid to you under the provisions of the Plan. This notice will explain the QJSA, which is the form in which your benefits will be paid unless you elect an optional form of benefit as described in this notice.

A QJSA provides you with a monthly payment for life, and upon your death, a monthly payment during your spouse's life equal to 50% of the monthly payment you received prior to your death. Because your spouse will receive a 50% survivor payment, the financial effect of a QJSA is to reduce the monthly payments you would otherwise have received had payments been made to you as a straight life annuity. While the amount of the QJSA monthly benefit is reduced to reflect the value of the survivor benefit, it is important to note that all of the optional forms of benefit under the plan are actuarially equivalent, that is, they have the same relative value. The Plan also offers an additional form of joint and survivor annuity. This additional form provides a survivor percentage of 75%. The effect of the QJSA and other joint & survivor annuities can be demonstrated with the following example.

The charts below outline the financial effect of selecting each optional form of benefit. The amounts used in the charts are estimates payable to a hypothetical member at ages 55, 60 and 65. The interest rate that applies to any distribution is assumed to be 5%, and the applicable mortality table is the 1994 Group Annuity Reserving Table (Unisex). The calculation of the QJSA assumed that the spouse is two (2) years younger than the member. The amount of the QJSA will depend on the actual age of the member and spouse at the time payments are commenced. You can obtain a statement of financial effect that is specific to you for any presently available optional form of benefit. Contact the Plan Administrator at your Benefits Office for more information.

Note: If you choose an annuity form of benefit, the annuity will be provided by purchasing an annuity contract from an insurance company with your account balance under the Plan.

Example: John Doe has a vested account balance of \$10,000. The following optional forms of benefit could provide an amount of distribution as follows:

Optional Form	Age 55 Commencement	Age 60 Commencement	Age 65 Commencement
Straight Life Annuity	\$57.18 per month	\$62.89 per month	\$70.66 per month
Joint and Survivor Annuity (50% Survivor Benefit) (QJSA)	\$53.64 per month	\$58.06 per month	\$64.10 per month
Joint and Survivor Annuity (75% Survivor Benefit)	\$52.03 per month	\$55.91 per month	\$61.25 per month
Lump Sum in Cash	\$10,000 one time benefit	\$10,000 one time benefit	\$10,000 one time benefit
Installments (over 10 years)	\$83.33 per month (adjusted for investment return)	\$83.33 per month (adjusted for investment return)	\$83.33 per month (adjusted for investment return)

Note: The above amounts are estimates only and are intended to illustrate the approximate amounts payable under the various optional forms of benefit available under the Plan. If you actually elect to receive an annuity form of benefit, the annuity will be provided by purchasing an annuity contract from an insurance company with the money in your account under the Plan. The actual amount of your monthly payments will depend upon the annuity rates being charged by the insurance company at the time the annuity is actually purchased. The annuity rates are based on a number of factors, including: the size of the potential surviving spouse's monthly benefit, your age, and your spouse's age. Also, your account balance may change as a result of contributions made on your behalf (or investment results of your account).

You may elect in writing not to receive certain benefits in the form of a QJSA. You must make this election during the 180 day period before your benefits are due to be paid. However, your spouse must consent to your election, in writing, and such consent must be witnessed by a plan representative or a Notary Public. You may also revoke this election before your benefits begin. In the event you elect to waive the QJSA form of payment and your spouse has consented to such waiver, your benefits will be distributed according to the alternative method indicated on this form. Your written consent may provide that you will receive no death benefit, or a smaller death benefit than that provided by the QJSA. You may also be consenting to the payment of any death benefit to an individual other than yourself.

Notice of Straight Life Annuity

As an unmarried member in the Plan, you have accumulated benefits that will be paid to you under the provisions of the Plan. This notice will explain the straight life annuity, which is the form in which your benefits will be paid unless you elect to receive an optional form of benefit as described in this notice. This form of benefit is also available to married members with the consent of their spouse.

A straight life annuity form of payment provides you with a monthly payment for your life. At your death, payments will cease. For example, if you die after receiving six monthly straight life annuity payments, no further benefits will be paid to your estate or your beneficiaries after your death.

You may elect in writing not to receive certain benefits in the form of a straight life annuity. You must make this election during the 180 day period before your benefits are due to be paid. However, you may revoke this election before your benefits begin. In the event you elect to waive the straight life annuity form of payment, your benefits will be distributed according to the alternative method indicated on this form.

Note: You can obtain annuity values specific to you based on your account balance, your age, and your spouse's age by contacting the Plan Administrator at your Benefits Office for more information.

Vanguard IRA - By selecting this option you may choose to have all or a portion of your eligible balance rolled over to a Vanguard IRA. Call a Vanguard Specialist at 800-523-1188. Your specialist will assist you in preparing the necessary IRA Adoption Agreement.

Other Eligible Retirement Plan: IRA or Qualified Plan - By selecting this option you may have all or a portion of your eligible cash balance rolled over to an IRA or qualified plan. Your Benefits Office will supply you with a Direct Rollover Form. In addition, it is your responsibility to open an account at the receiving institution prior to initiating your direct rollover through Vanguard.

Lump Sum Cash - By selecting this option, you will receive your entire eligible cash balance in a single sum payment.

Installments - By selecting this option you will receive a series of payments over a period of time. Please refer to the specific installment information provided.

Minimum notice period

You are permitted a minimum period of 30 days from the date that you received this notice to make a decision regarding how you want your benefit payment to be made. However, if you do not need 30 days to make a decision, you may return the completed election form earlier. If you have elected an immediate payment, that payment will be made as soon as administratively feasible after your election is received. By returning your election form before 30 days, you waive your right to consider your election for the minimum election period of 30 days. If you affirmatively elect a benefit payment option other than the QJSA, you have the right to revoke that election until the annuity starting date, or if later, for at least 7 days after you receive this notice.

What happens to this Agreement if you become separated or divorced? Legal separation or divorce may end your right to the vested account even if you do not sign this agreement. However, if you become legally separated or divorced, you may be able to get a special court order (which is called a Qualified Domestic Relations Order or "QDRO") that specifically protects your rights to the vested account. If you are thinking about getting separated or divorced, you should get legal advice on your rights to benefits from the Plan.

IMPORTANT INFORMATION FOR ANNUITY APPLICANTS

In completing your Annuity Application, please be sure to have your signature, and the signature of your spouse (if married)

*** IMPORTANT**

Please see that the Notary include two separate stamps or seals if two signatures are being notarized. For purposes of record keeping, verification, management audit and control, as well as to prevent fraud, the California and Vicinity Field Ironworkers Annuity Trust Fund Office requires a separate certification for each individual notarization. NOTARY: IF YOU ARE ATTACHING A LOOSE CERTIFICATE, PLEASE INDICATE THAT YOU ARE NOTARIZING AN ANNUITY APPLICATION.

If you are applying based on termination, you must have a period of 6 complete months with no contributions to the Plan. Since hours are due on the 25th of the month after they are worked, we will be unable to verify your eligibility until the end of the 7th month, at which time your funds will become payable.

Example: If the last hours reported on your behalf were in January, you would be eligible to withdraw your funds in August (six months falls between February and July). Since we can not verify that no hours were reported for July until August 25th, you would be paid in September.

Under Reason for Final Distribution, please do not check off "Retirement" unless you have actually filed a Retirement Application with this Fund.

If you wish to transfer your funds, or any portion of your funds, to a qualified plan, please complete the Termination Request Form and the Direct Rollover Form. If you wish to receive your funds in a lump sum, payable to you, it is only necessary that you complete the Termination Request Form.

If you are divorced, please submit a complete copy of your divorce decree.

If you are applying under Total Disability, please be sure to include a Disability Certificate, which can be obtained by contacting the Trust Office or downloading off of our web site at www.ironworkerbenny.net. Upon receipt, the Trust's medical consultant will review your application and medical information. If you already have a Disability Certificate on file in the Trust Office, please indicate so with your application.

Complete processing of your application ranges from 30-45 days. Failure to provide the necessary information listed above will delay timely processing. Please note that if any documents require review by the Trust's Legal Counsel, processing time could be increased by 30 more days. If you have any questions, please contact the Annuity Department at (800) 527-4613 ext. 2152.



California and Vicinity Field Ironworkers Annuity Trust

VISTA # 092360

Direct Rollover

Account Information

Social Security # - -
 Name (Last, First, MI)

Local Union No.

Eligible rollover distribution:

% To be transferred as direct rollover _____ %
 % To be paid to me _____ %
 100%

Balance Eligible for Rollover

If you wish to make a direct rollover directly to an institution, it is your responsibility to open an account before providing the following information. You must make sure that your rollover meets any minimum contribution requirements.

Traditional IRA Eligible Employer Plan (See the Special Tax Notice for the definition of eligible employer plan)

Trustee Name

(Please show name exactly as check should be made out.)

Plan/Account Name

Plan Number (if applicable)

Account Number

Note: If account number is not provided, the Direct Rollover check will be mailed to you.

Mailing Address (choose only one)

Mail check to me.
 Mail check to institution at the address below.

City State Zip

Authorization

I hereby acknowledge that I have received and read the "Special Tax Notice Regarding Plan Payments."

Signature of Member _____ Date _____



Special Tax Notice Regarding Plan Distributions

You are receiving this notice because all or a portion of a distribution you are receiving from the California and Vicinity Field Iron Workers Annuity Fund (the "Plan") may be eligible to be rolled over to an IRA or an employer plan. This notice is intended to help you decide whether to complete 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.

For more information

This notice summarizes only the federal (not state or local) tax rules that might apply to your payment. The following rules are complex and there may be conditions and exceptions that are not included in this notice. Therefore, you may want to consult with a professional tax advisor before you take a payment of your benefits from your 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 at local IRS offices, on the Web at www.irs.gov, or by calling 800-TAX-FORM.

GENERAL INFORMATION ABOUT ROLLOVERS

Q. How can a rollover affect my taxes?

A. You will be taxed on a Plan payment if you do not roll it over. If you are under age 59 1/2 and do not complete a rollover, you will also have to pay a 10% federal penalty tax on early distributions (unless an exception applies). However, if you complete a rollover, you will not have to pay tax until you receive payments later, and the 10% federal penalty tax will not apply if those payments are made after you are age 59 1/2 (or earlier if an exception applies).

Q. Where may I direct a rollover?

A. 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.

Q. How do I complete a rollover?

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

- With 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 complete a direct rollover.
- With a 60-day rollover, you can still complete 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 complete a direct rollover, the Plan is required to withhold 20% of the payment for federal income taxes. 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% federal penalty tax on early distributions if you are under age 59 1/2 (unless an exception applies).

Q. How much may I roll over?

A. If you wish to complete 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 ten 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).
- Corrective distributions of contributions that exceed tax law limitations.

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

Q. If I don't complete a rollover, will I have to pay the 10% federal penalty tax on early distributions?

A. If you are under age 59 1/2, you will have to pay the 10% federal penalty 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% federal penalty 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 made because of disability.
- Payments after your death.
- Corrective distributions of contributions that exceed tax law limitations.
- 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.

Q. If I complete a rollover to an IRA, will the 10% federal penalty tax apply to early distributions from the IRA?

A. If you receive a payment from an IRA and are under age 59 1/2, you will have to pay the 10% federal penalty tax on early distributions from the IRA, unless an exception applies. In general, the exceptions to the 10% federal penalty 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).

SPECIAL RULES AND OPTIONS

Q. What if I miss the 60-day rollover deadline?

A. 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).

Q. What if I was born on or before January 1, 1936?

A. 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.

Q. What if I roll over my payment to a Roth IRA?

A. 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 complete a rollover to a Roth IRA until after 2009, you can complete 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 will be taxed. However, the 10% federal penalty tax on early distributions will not apply (unless you take the amount rolled over out of the Roth IRA within five 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 two-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 five years. In applying this five-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% federal penalty 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.

Q. What if I am not a Plan participant?

A. 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% federal penalty taxes on early distributions 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 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 complete 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% federal penalty 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% federal penalty 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 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 complete a direct rollover to an inherited IRA. Payments from the inherited IRA will not be subject to the 10% federal penalty tax on early distributions. You will have to receive required minimum distributions from the inherited IRA.
- 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% federal penalty tax on early distributions.

Q. What if I am a nonresident alien?

A. If you are a nonresident alien and you do not complete 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 complete 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.

Q. Are there any other special rules?

A. If a payment is one in a series of payments for a period of less than ten 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 complete a direct rollover and is not required to withhold for federal income taxes. However, you may complete a 60-day rollover.

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