



Distribution Request Form

READ THE ATTACHED IRS SPECIAL TAX NOTICE: IF YOUR PLAN ALLOWS FOR AN ANNUITY OPTION, READ THE WRITTEN EXPLANATION OF QUALIFIED JOINT AND 50% CONTINGENT SURVIVOR ANNUITY FORM OF BENEFIT BEFORE COMPLETING THIS FORM.

Please note: Do not use this form for:

- (1) Death Benefit Claim
- (2) Required Minimum Distribution
- (3) Hardship Withdrawal Request

INSTRUCTIONS AND INFORMATION FOR COMPLETING THIS FORM

This Form Must Be Completed And Signed By You (And Your Spouse If You Are Married And Your Plan Allows For Annuities) And The Plan Administrator, Trustee Or An Authorized Signer. If any information is missing or incomplete, you may be required to complete a new form or provide additional information before the distribution can be processed.

PARTICIPANT INSTRUCTIONS

1. Complete Sections B-J. If you do not have a Roth 401(k) Account, skip Section E. If you are married and your plan allows for annuities, complete Section I, Spousal Consent.
2. Your signature is required in Section J.
3. Submit this form to your Employer for signature and processing. **Do not mail this form directly to the Administration Office listed at the end of this form.**

EMPLOYER INSTRUCTIONS

1. Complete Section A.
2. Your signature is required in Section J.
3. Submit this form to the Processing Center.

SECTION A. Employer Information

Company/Employer Name

Plan Name

Contract Number

Division Number (if applicable)

Dale Last Contribution Submitted:

Participant's Termination Date (if applicable):

The Participant is entitled to a vested benefit of _____% of Employer contributions.

The number of hours worked since beginning of Plan Year: _____

Please refer to your Plan Document for the vesting schedule. If this information is not provided, the distribution will be processed with the data in the service provider's recordkeeping system.

Is payment of this benefit subject to one of the following?

◆ Plan Termination: No Yes

◆ Qualified Domestic Relations Order (QDRO)? No Yes

Alternate Payee's:

Social Security No.

Name

SECTION B. Participant Information — Please print

Social Security No. - -	Date of Birth (mmddyyyy) - -	Date of Hire (mmddyyyy) - -	E-mail Address
Last Name		First Name/Middle Initial	
Street Address/Apt. No.		Phone No. () -	Ext. (if any)
City	State	Zip Code	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Not Married

MAIL DELIVERY OF DISTRIBUTIONS

All checks will be sent via First Class Mail unless the Overnight Mail box is checked below.

Send check overnight mail and deduct \$25.00 from the check for express charges. \$50.00 will be deducted when two checks are required. (Example: One check sent to a rollover institution and one check to the participant). *Please note:* A street address must be provided.

SECTION C. Reason For Distribution Request — Must be completed OR skip this section if your employer checked off "plan termination in Section A"

Check the appropriate box below:

- | | |
|--|--|
| <input type="checkbox"/> In-service (if allowed by the Plan) | <input type="checkbox"/> Age 59 1/2 (if allowed by the Plan) |
| <input type="checkbox"/> Retirement | <input type="checkbox"/> Payment to alternate payee under QDRO (Only Applies to Divorce Proceedings) |
| <input type="checkbox"/> Termination of employment | <input type="checkbox"/> Disability (<i>provide documentation</i>) |
| <input type="checkbox"/> Withdrawal of After-Tax Contributions | |

SECTION D. Form of Payment For Traditional 401(k) Account - Only choose one of the three options

Option 1 (Cash) - I am requesting a distribution of all or a partial amount of my Traditional 401(k) account. I am **not** electing a Direct Rollover of any portion of the distribution. I understand the check will be made payable to me and that the portion payable to me may be subject to 20% federal income tax withholding.

¹ Partial amount to be paid directly to me: \$ _____

Option 2 (Rollover) - I am requesting a Direct Rollover of all or a partial amount of my Traditional 401(k) account.

¹ Partial amount to be rolled over: \$ _____

Direct Rollover to: (Select Only One)

____ AN IRA

____ AN ELIGIBLE RETIREMENT PLAN (401(a), 401(k), 403(b), and Governmental 457)

____ AN IRA OFFERED THROUGH SECUREPATHSM by Transamerica, a service of Transamerica Retirement Management, Inc. (Minimum rollover amount is \$2,000.) If you are interested in learning more about the Rollover IRA offered through SecurePath by Transamerica, call (866) 691-0030.

NEW ACCOUNT INFORMATION:

MAILING ADDRESS:

IRA Account Number / Plan Name	Name of Trustee or Custodian for the New Plan or IRA
Make Check Payable To:	Address – Number & Street
	City State Zip Code

Option 3 (Combination) - I am requesting a distribution of my Traditional 401(k) account to be paid partially to me **and** partially as a Direct Rollover. I understand that the portion payable to me may be subject to 20% federal income tax withholding.

Distribute _____% of my Traditional 401(k) account:

_____ % of the above paid directly to me, and

_____ % of the above applied to the Direct Rollover Account indicated below.

The above two percentages must equal 100%

Direct Rollover to: (Select Only One)

____ AN IRA

____ AN ELIGIBLE RETIREMENT PLAN (401(a), 401(k), 403(b), and Governmental 457)

____ AN IRA OFFERED THROUGH SECUREPATHSM by Transamerica, a service of Transamerica Retirement Management, Inc. (Minimum rollover amount is \$2,000.) If you are interested in learning more about the Rollover IRA offered through SecurePath by Transamerica, call (866) 691-0030.

NEW ACCOUNT INFORMATION:

MAILING ADDRESS:

IRA Account Number / Plan Name	Name of Trustee or Custodian for the New Plan or IRA
Make Check Payable To:	Address – Number & Street
	City State Zip Code

¹ Actual Value of the distribution may vary based on the final market closing price at the time the distribution is processed, and any applicable processing fees.

² DIRECT ROLLOVER

In a Direct Rollover, an eligible rollover distribution is paid from your retirement plan directly to an IRA or your new Employer's 401(a), 401(k), 403(b) or governmental 457 Plan. An IRS Form 1099-R will still be completed and submitted to the IRS; however, no federal or state income tax is withheld from amounts directly rolled over. The Direct Rollover check will be made payable to the IRA/plan trustee or custodian for the benefit of the participant or alternate payee unless otherwise indicated above.

SECTION E. Form of Payment For A Roth 401(k) Account – Complete only if your plan allows for Roth Contributions. Only choose one of the three options

Option 1 (Cash) - I am requesting a distribution of all or a partial amount of my Roth 401(k) account. I am **not** electing a Direct Rollover of any portion of the distribution. I understand the check will be made payable to me and that the portion payable to me may be subject to 20% federal income tax withholding.

¹ Partial amount to be paid directly to me: \$ _____

Option 2 (Rollover) - I am requesting a Direct Rollover of all or a partial amount of my Roth 401(k) account.

¹ Partial amount to be rolled over: \$ _____

Direct Rollover to: (Select Only One)

_____ A DESIGNATED ROTH ACCOUNT (401(k) or 403(b)) OR ROTH IRA

_____ A ROTH IRA OFFERED THROUGH SECUREPATHSM by Transamerica, a service of Transamerica Retirement Management, Inc. (Minimum rollover amount is \$2,000.) If you are interested in learning more about the Rollover IRA offered through SecurePath by Transamerica, call (866) 691-0030.

NEW ACCOUNT INFORMATION:

MAILING ADDRESS:

Roth IRA Account Number / Plan Name	Name of Trustee or Custodian for the New Roth 401(k) or Roth IRA		
Make Check Payable To:	Address – Number & Street		
	City	State	Zip Code

Option 3 (Combination) - I am requesting a distribution of my Roth 401(k) account to be paid partially to me **and** partially as a Direct Rollover. I understand that the portion payable to me may be subject to 20% federal income tax withholding.

Distribute _____ % of my Roth 401(k) account:

_____ % of the above paid directly to me, and

_____ % of the above applied to the Direct Rollover Account indicated below.

The above two percentages must equal 100%

Direct Rollover to: (Select Only One)

_____ A DESIGNATED ROTH ACCOUNT (401(k) or 403(b)) OR ROTH IRA

_____ A ROTH IRA OFFERED THROUGH SECUREPATHSM by Transamerica, a service of Transamerica Retirement Management, Inc. (Minimum rollover amount is \$2,000.) If you are interested in learning more about the Rollover IRA offered through SecurePath by Transamerica, call (866) 691-0030.

NEW ACCOUNT INFORMATION:

MAILING ADDRESS:

IRA Account Number / Plan Name	Name of Trustee or Custodian for the New Plan or IRA		
Make Check Payable To:	Address – Number & Street		
	City	State	Zip Code

¹ Actual Value of the distribution may vary based on the final market closing price at the time the distribution is processed, and any applicable processing fees.

² DIRECT ROLLOVER

In a Direct Rollover, an eligible rollover distribution is paid from your retirement plan directly to an IRA or your new Employer's 401(a), 401(k), 403(b) or governmental 457 Plan. An IRS Form 1099-R will still be completed and submitted to the IRS; however, no federal or state income tax is withheld from amounts directly rolled over. The Direct Rollover check will be made payable to the IRA/plan trustee or custodian for the benefit of the participant or alternate payee unless otherwise indicated above.

SECTION F. Annuity Request (Not applicable to vested account under \$5000 or if your plan does not offer annuities)

Skip this section if you made an election in Section D or E.

By selecting this option your entire account balance will be distributed in order to purchase the annuity

Annuity: If the plan offers annuities as a form of benefit payment, I elect payment as a monthly annuity with payments to commence _____ . Upon my death, my spouse's payments should be _____% (from 50% to 100%) of my payments. My spouse's date of birth is _____ . Such annuity will be a Joint and Contingent Survivor Annuity if I am married and a Single Life Annuity if I am not married. I also understand that if I am married, my spouse need not consent to this election if I choose a Qualified Joint and Contingent Survivor Annuity ("QJSA").

SECTION G. Outstanding Loan Payoff Instructions — Skip this section if you do not have an outstanding loan or are requesting an In-Service Withdrawal, Withdrawal of After Tax Contributions, 591/2 Withdrawal or a QDRO,

One of the following will occur if you have an outstanding loan amount and your reason for a distribution request in Section C is for Termination of Employment, Disability or a Retirement Benefit.

- ◆ Your Loan will be considered paid in full if you have submitted your payment for the outstanding loan amount to your employer or have attached a money order or cashier's check to this form.
- ◆ Your outstanding loan balance will default and become taxable to you if Transamerica receives this form and your payment has not been received and processed.

SECTION H. Income Tax Withholding

The income tax withholding requirements vary depending on whether or not the distribution requested is an eligible rollover distribution. Please see Section 1 of the attached Special Tax Notice for the definition of eligible rollover distribution and a detailed explanation of the federal income tax withholding rules. If you request a Direct Rollover, no federal income tax will be withheld from the amount directly rolled over.

FEDERAL INCOME TAX

Eligible Rollover Distributions:

- If you request a Direct Rollover, no federal income tax will be withheld from the amount directly rolled over.
- If you request any portion that is an Eligible Rollover Distribution and payable to you: 20% mandatory federal income tax withholding will apply if the taxable amount of the distribution is more than \$200 unless paid over 10 or more years.

Note: Failure to provide your correct taxpayer identification number will result in mandatory withholding of income tax. If you are a U.S. citizen or resident alien and your payment is to be delivered outside of the U.S. or its possessions, you may not elect out of federal income tax withholding. If you are a nonresident alien (i.e. a non-U.S. citizen/resident) and your payment is to be delivered outside the U.S., you must attach IRS Form W-8BEN. For assistance call 1-800-401-TRAN and ask for a Customer Service Representative. Consult your professional tax advisor for more information.

STATE INCOME TAX

If you live in a state that mandates state income tax withholding (AR, CA, IA, KS, MA, MD, ME, NC, NE, OK, OR, VA and VT), state income tax will be withheld whenever federal tax is withheld. Additional Forms may be required by individual states.

If you live in a state that does not mandate state income tax withholding, no tax will be withheld from your distribution unless you indicate an amount below.

Yes, please withhold \$ _____ or _____%.

Note: If this section is not completed, state income tax will not be withheld unless you reside in a state that mandates income tax withholding and federal tax is withheld.

SECTION I. Spousal Consent

Check with your Employer/Plan Administrator or Summary Plan Description to determine whether your plan is subject to spousal consent requirements. If spousal consent is required, complete this section. If your plan is not subject to spousal consent requirements, skip to Section L. **Please note:** You must have your spouse's signature notarized or have a plan representative witness your spouse's signature if your vested account balance is greater than \$5,000 and your plan provides for joint and survivor annuities. However, if your vested account balance is less than \$5,000 spousal consent is not required.

Spousal Consent

I, the undersigned spouse of the participant, have read the "Special Tax Notice Regarding Payments From Qualified Plans" provided to me and understand the effects of the waiver. I understand that federal law requires that the retirement benefit of my spouse must be paid under a Qualified Joint and Survivor Annuity Form as described in the attached "Special Tax Notice Regarding Payments From Qualified Plans," unless I consent otherwise in writing to another benefit form. I hereby consent to the waiver of the annuity and consent to the form of benefit elected by my spouse.

Signature of Participant's Spouse: _____ Date: _____

Statement of Plan Representative or Notary Public

The spouse whose signature I have witnessed is known to me and signed this form in my presence.

Plan Representative: _____ Date: _____

Notary Public Signature: _____ Date: _____

PLACE SEAL HERE (if applicable)

SECTION J. Required Signatures

My signature acknowledges that I have read, understand and agree to all the terms of this Distribution Request form, and affirm that all information that I have provided is true and correct. Further, I acknowledge that I have received the "Special Tax Notice Regarding Payments From Qualified Plans" and other required notices. The above information is true and correct to the best of my knowledge. I further understand that I may revoke this election at any time prior to the distribution taking place.



Signature of Participant

Date

MUST BE COMPLETED BY THE PEO PLAN ADMINISTRATOR, TRUSTEE OR AUTHORIZED SIGNER ONLY

By signing below, I hereby authorize Transamerica to process the distribution described in this form. This request is in compliance with plan provisions.

If spousal consent is not provided, then in accordance with the terms and provisions of the plan and under the current law, spousal consent is not required for payment of the requested benefit.



By: Signature of Plan Administrator, Trustee or Authorized Signer
(Please verify that all information in Section A is completed)

Date



Print Name of Plan Administrator, Trustee or Authorized Signer

Date

Please check one of the following boxes below:

This is an **Employer-initiated** withdrawal

This is an **Employee-initiated** withdrawal

Once this form has been completed with all of the necessary information and required signatures, please forward to the Processing Center for processing. This form cannot be processed without the Plan Administrator, Trustee or Authorized Signer's signature.

Be sure to keep a photocopy for your records.

MAIL TO: Processing Center: 100-G Executive Drive, Edgewood, NY 11717-8331 **Fax #:** 888-401-8726

**SPECIAL TAX NOTICE
REGARDING PAYMENTS FROM QUALIFIED PLANS
Excerpted from IRS Notice 2002-3**

This notice explains how you can continue to defer federal income tax on your retirement savings in your Employer's plan (the "plan") and contains important information you will need before you decide how to receive your plan benefits.

This notice is provided to you by the Plan Administrator because all or part of the payment that you will soon receive from the plan may be eligible for rollover by you or the Plan Administrator to a traditional IRA or an eligible Employer plan. A rollover is a payment by you or the Plan Administrator of all or part of your benefit to another plan or IRA that allows you to continue to postpone taxation of that benefit until it is paid to you.

Your payment cannot be rolled over to a Roth IRA, a SIMPLE IRA, or a Coverdell Education Savings Account (formerly known as an education IRA). An "eligible Employer plan" includes a plan qualified under section 401(a) of the Internal Revenue Code, including a 401(k) plan, profit-sharing plan, defined benefit plan, stock bonus plan, and money purchase plan; a section 403(a) annuity plan; a section 403(b) tax-sheltered annuity; and an eligible section 457(b) plan maintained by a governmental Employer (governmental 457 plan).

An eligible Employer plan is not legally required to accept a rollover. Before you decide to roll over your payment to another Employer plan, you should find out whether the plan accepts rollovers and, if so, the types of distributions it accepts as a rollover. You should also find out about any documents that are required to be completed before the receiving plan will accept a rollover. Even if a plan accepts rollovers, it might not accept rollovers of certain types of distributions, such as after-tax amounts. If this is the case, and your distribution includes after-tax amounts, you may wish instead to roll your distribution over to a traditional IRA or split your rollover amount between the Employer plan in which you will participate and a traditional IRA.

If an Employer plan accepts your rollover, the plan may restrict subsequent distributions of the rollover amount or may require your spouse's consent for any subsequent distribution. A subsequent distribution from the plan that accepts your rollover may also be subject to different tax treatment than distributions from this plan. Check with the administrator of the plan that is to receive your rollover prior to making the rollover.

If you have additional questions after reading this notice, you should contact the Plan Administrator.

SUMMARY

There are two ways you may be able to receive a plan payment that is eligible for rollover:

1. Certain payments can be made directly to a traditional IRA that you establish or to an eligible Employer plan that will accept it and hold it for your benefit ("DIRECT ROLLOVER"); or
2. The payment can be PAID TO YOU.
 - A. If you choose a DIRECT ROLLOVER:
 - Your payment will not be taxed in the current year and no income tax will be withheld.
 - You choose whether your payment will be made directly to your traditional IRA or to an eligible Employer plan that accepts your rollover. Your payment cannot be rolled over to a Roth IRA, a SIMPLE IRA, or a Coverdell Education Savings Account because these are not traditional IRAs.
 - The taxable portion of your payment will be taxed later when you take it out of the traditional IRA or the eligible Employer plan. Depending on the type of plan, the later distribution may be subject to different tax treatment than it would be if you received a taxable distribution from this plan.
 - B. If you choose to have a plan payment that is eligible for rollover PAID TO YOU:
 - You will receive only 80% of the taxable amount of the payment, because the Plan Administrator is required to withhold 20% of that amount and send it to the IRS as income tax withholding to be credited against your taxes.
 - The taxable amount of your payment will be taxed in the current year unless you roll it over. Under limited circumstances, you may be able to use special tax rules that could reduce the tax you owe. However, if you receive the payment before age 59½, you may have to pay an additional 10% tax.
 - You can roll over all or part of the payment by paying it to your traditional IRA or to an eligible Employer plan that accepts your rollover within 60 days after you receive the payment. The amount rolled over will not be taxed until you take it out of the traditional IRA or the eligible Employer plan.
 - If you want to roll over 100% of the payment to a traditional IRA or an eligible Employer plan, **you must find other money to replace the 20% of the taxable portion that was withheld**. If you roll over only the 80% that you received, you will be taxed on the 20% that was withheld and that is not rolled over.

Your Right to Waive the 30-Day Notice Period

Generally, neither a Direct Rollover nor a payment can be made from the plan until at least 30 days after your receipt of **this** notice. Thus, after receiving this notice, you have at least 30 days to consider whether or not to have your withdrawal directly rolled over. If you do not wish to wait until this 30-day notice period ends before your election is processed, you may waive the notice period by making an affirmative election indicating whether or not you wish to make a Direct Rollover. Your withdrawal will then be processed in accordance with your election as soon as practical after it is received by the Plan Administrator.

MORE INFORMATION

- I. Payments that can and cannot be rolled over
- II. Direct Rollover
- III. Payments paid to you
- IV. Surviving spouses, alternative payees, and other beneficiaries

I. PAYMENTS THAT CAN AND CANNOT BE ROLLED OVER

Payments from the plan may be "eligible rollover distributions." This means that they can be rolled over to a traditional IRA or to an eligible Employer plan that accepts rollovers. Payments from a plan cannot be rolled over to a Roth IRA, a SIMPLE IRA, or a Coverdell Education Savings Account. The Plan Administrator should be able to tell you what portion of your payment is an eligible rollover distribution.

After-tax Contributions. If the plan allowed and you made after-tax contributions, these contributions may be rolled into either a traditional IRA or to certain Employer plans that accept rollovers of the after-tax contributions. The following rules apply:

- Rollover into a Traditional IRA. You can roll over your after-tax contributions to a traditional IRA either directly or indirectly. The Plan Administrator should be able to tell you how much of your payment is the taxable portion and how much is the after-tax portion.

If you roll over after-tax contributions to a traditional IRA, it is your responsibility to keep track of, and report to the Internal Revenue Service on the applicable forms, the amount of these after-tax contributions. This will enable the nontaxable amount of any future distributions from the traditional IRA to be determined.

Once you roll over your after-tax contributions to a traditional IRA, those amounts CANNOT later be rolled over to an Employer plan.

- Rollover into an Employer Plan. You can roll over after-tax contributions from an Employer plan that is qualified under Code section 401(a) or a section 403(a) annuity plan to another such plan using a Direct Rollover if the other plan provides separate accounting for amounts rolled over, including separate accounting for the after-tax employee contributions and earnings on those contributions. You can also roll over after-tax contributions from a section 403(b) tax-sheltered annuity to another section 403(b) tax-sheltered annuity using a Direct Rollover if the other tax-sheltered annuity provides separate accounting for amounts rolled over, including separate accounting for the after-tax employee contributions and earnings on those contributions. You CANNOT roll over after-tax contributions to a governmental 457 plan. If you want to roll over your after-tax contributions to an Employer plan that accepts these rollovers, you cannot have the after-tax contributions paid to you first. You must instruct the Plan Administrator of this plan to make a Direct Rollover on your behalf. Also, you cannot first roll over after-tax contributions to a traditional IRA and then roll over that amount into an Employer plan.

The following types of payments, if applicable to your plan, cannot be rolled over:

Payments Spread over Long Periods. You cannot roll over a payment if it is part of a series of equal (or almost equal) payments that are made at least once a year and that will last for:

- your lifetime (or a period measured by your life expectancy), or
- your lifetime and your beneficiary's lifetime (or a period measured by your joint life expectancies), or
- a period of 10 years or more.
- Required Minimum Payments. Beginning when you reach age 70½ or retire, whichever is later, a certain portion of your payment cannot be rolled over because it is a "required minimum payment" that must be paid to you. Special rules apply if you own 5% or more of your Employer.

Hardship Distributions. A hardship distribution cannot be rolled over.

- ESOP Dividends. Cash dividends paid to you on Employer stock held in an employee stock ownership plan cannot be rolled over.
- Corrective Distributions. A distribution that is made to correct a failed nondiscrimination test or because legal limits on certain contributions were exceeded cannot be rolled over.
- Loans Treated as Distributions. The amount of a plan loan that becomes a taxable deemed distribution because of a default cannot be rolled over. However, a loan offset amount is eligible for rollover, as discussed in Part III below. Ask the Plan Administrator of this plan if distribution of your loan qualifies for rollover treatment.

The Plan Administrator of this plan should be able to tell you if your payment includes amounts which cannot be rolled over.

II. DIRECT ROLLOVER

A DIRECT ROLLOVER is a direct payment of the amount of your plan benefits to a traditional IRA or an eligible Employer plan that will accept it. You can choose a DIRECT ROLLOVER of all or any portion of your payment that is an eligible rollover distribution, as described in Part I above. You are not taxed on any taxable portion of your payment for which you choose a DIRECT ROLLOVER until you later take it out of the traditional IRA or eligible Employer plan. In addition, no income tax withholding is required for any taxable portion of your plan benefits for which you choose a DIRECT ROLLOVER. This plan might not let you choose a DIRECT ROLLOVER if your distributions for the year are less than \$200.

- DIRECT ROLLOVER to a Traditional IRA. You can open a traditional IRA to receive the Direct Rollover. If you choose to have your payment made directly to a traditional IRA, contact an IRA sponsor (usually a financial institution) to find out how to have your payment made in a Direct Rollover to a traditional IRA at that institution. If you are unsure of how to invest your money, you can temporarily establish a traditional IRA to receive the payment. However, in choosing a traditional IRA, you may wish to make sure that the traditional IRA you choose will allow you to move all or a part of your payment to another traditional IRA at a later date, without penalties or other limitations. See IRS Publication 590, Individual Retirement Arrangements, for more information on traditional IRAs (including limits on how often you can roll over between IRAs).
- DIRECT ROLLOVER to a plan. If you are employed by a new Employer that has an eligible Employer plan, and you want a Direct Rollover to that plan, ask the Plan Administrator of that plan whether it will accept your rollover. An eligible Employer plan is not legally required to accept a rollover. Even if your new Employer's plan does not accept a rollover, you can choose a DIRECT ROLLOVER to a traditional IRA. If the Employer plan accepts your rollover, the plan may provide restrictions on the circumstances under which you may later receive a distribution of the rollover amount or may require spousal consent to any subsequent distribution. Check with the Plan Administrator of that plan before making your decision.
- DIRECT ROLLOVER of a Series of Payments. If you receive a payment that can be rolled over to a traditional IRA or an eligible Employer plan that will accept it, and it is paid in a series of payments for less than 10 years, your choice to make or not make a DIRECT ROLLOVER for a payment will apply to all later payments in the series until you change your election. You are free to change your election for any later payment in the series.
- Change in Tax Treatment Resulting from a DIRECT ROLLOVER. The tax treatment of any payment from the eligible Employer plan or traditional IRA receiving your DIRECT ROLLOVER might be different than if you received your benefit in a taxable distribution directly from the plan. For example, if you were born before January 1, 1936, you might be entitled to ten-year averaging or capital gain treatment, as explained below. However, if you have your benefit rolled over to a section 403(b) tax-sheltered annuity, a governmental 457 plan, or a traditional IRA in a DIRECT ROLLOVER, your benefit will no longer be eligible for that special treatment. See the sections below entitled "Additional 10% Tax if You Are under Age 59½" and "Special Tax Treatment if You Were Born before January 1, 1936."

III. PAYMENT PAID TO YOU

If your payment can be rolled over (see Part I above) and the payment is made to you in cash, it is subject to 20% federal income tax withholding on the taxable portion (state tax withholding may also apply). The payment is taxed in the year you receive it unless, within 60 days, you roll it over to a traditional IRA or an eligible Employer plan that accepts rollovers. If you do not roll it over, special tax rules may apply.

Income Tax Withholding:

Mandatory Withholding. If any portion of your payment can be rolled over under Part I above and you do not elect to make a DIRECT ROLLOVER, the plan is required by law to withhold 20% of the taxable amount. This amount is sent to the IRS as federal income tax withholding. For example, if you can roll over a taxable payment of \$10,000, only \$8,000 will be paid to you because the plan must withhold \$2,000 as income tax. However, when you prepare your income tax return for the year, unless you make a rollover within 60 days (see "Sixty-Day Rollover Option" below), you must report the full \$10,000 as a taxable payment from the plan. You must report the \$2,000 as tax withheld, and it will be credited against any income tax you owe for the year. There will be no income tax withholding if your payments for the year are less than \$200.

Voluntary Withholding. If any portion of your payment is taxable but cannot be rolled over under Part I above, the mandatory withholding rules described above do not apply. In this case, you may elect not to have withholding apply to that portion. If you do nothing, 10% will be taken out of this portion of your payment for federal income tax withholding. To elect out of withholding, ask the Plan Administrator for the election form and related information.

Sixty-Day Rollover Option. If you receive a payment that can be rolled over under Part I above, you can still decide to roll over all or part of it to a traditional IRA or to an eligible Employer plan that accepts rollovers. If you decide to roll over, you must contribute the amount of the payment you received to a traditional IRA or eligible Employer plan within 60 days after you receive the payment. The portion of your payment that is rolled over will not be taxed until you take it out of the traditional IRA or the eligible Employer plan.

You can roll over up to 100% of your payment that can be rolled over under Part I above, including an amount equal to the 20% of the taxable portion that was withheld. If you choose to roll over 100%, you must find other money within the 60-day period to contribute to the traditional IRA or the eligible Employer plan, to replace the 20% that was withheld. On the other hand, if you roll over only the 80% of the taxable portion that you received, you will be taxed on the 20% that was withheld.

Example: The taxable portion of your payment that can be rolled over under Part I above is \$10,000, and you choose to have it paid to you. You will receive \$8,000, and \$2,000 will be sent to the IRS as income tax withholding. Within 60 days after receiving the \$8,000, you may roll over the entire \$10,000 to a traditional IRA or an eligible Employer plan. To do this, you roll over the \$8,000 you received from the plan, and you will have to find \$2,000 from other sources (your savings, a loan, etc.). In this case, the entire \$10,000 is not taxed until you take it out of the traditional IRA or an eligible Employer plan. If you roll over the entire \$10,000, when you file your income tax return you may get a refund of part or all of the \$2,000 withheld.

If, on the other hand, you roll over only \$8,000, the \$2,000 you did not roll over is taxed in the year it was withheld. When you file your income tax return, you may get a refund of part of the \$2,000 withheld. (However, any refund is likely to be larger if you roll over the entire \$10,000.)

Additional 10% Tax If You Are under Age 59½. If you receive a payment before you reach age 59½ and you do not roll it over, then, in addition to the regular income tax, you may have to pay an extra tax equal to 10% of the taxable portion of the payment. The additional 10% tax generally does not apply to (1) payments that are paid after you separate from service with your Employer during or after the year you reach age 55, (2) payments that are paid because you retire due to disability, (3) payments that are paid as equal (or almost equal) payments over your life or life expectancy (or your and your beneficiary's lives or life expectancies), (4) dividends paid with respect to stock by an employee stock ownership plan (ESOP) as described in Code section 404(k), (5) payments that are paid directly to the government to satisfy a federal tax levy, (6) payments that are paid to an alternate payee under a qualified domestic relations order, or (7) payments that do not exceed the amount of your deductible medical expenses. See IRS Form 5329 for more information on the additional 10% tax.

The additional 10% tax will not apply to distributions from a governmental 457 plan, except to the extent the distribution is attributable to an amount you rolled over to that plan (adjusted for investment returns) from another type of eligible Employer plan or IRA. Any amount rolled over from a governmental 457 plan to another type of eligible Employer plan or to a traditional IRA will become subject to the additional 10% tax if it is distributed to you before you reach age 59½, unless one of the exceptions applies.

Special Tax Treatment If You Were Born before January 1, 1936. If you receive a payment from a plan qualified under section 401(a) or a section 403(a) annuity plan that can be rolled over under Part I and you do not roll it over to a traditional IRA or an eligible Employer plan, the payment will be taxed in the year you receive it. However, if the payment qualifies as a "lump sum distribution," it may be eligible for special tax treatment. (See also "Employer Stock or Securities", below.) A lump sum distribution is a payment, within one year, of your entire balance under the plan (and certain other similar plans of the Employer) that is payable to you after you have reached age 59½ or because you have separated from service with your Employer (or, in the case of a self-employed individual, after you have reached age 59½ or have become disabled). For a payment to be treated as a lump sum distribution, you must have been a Participant in the plan for at least five years before the year in which you received the distribution. The special tax treatment for lump sum distributions that may be available to you is described below.

Ten-Year Averaging. If you receive a lump sum distribution and you were born before January 1, 1936, you can make a one-time election to figure the tax on the payment by using "10-year averaging" (using 1986 tax rates). Ten-year averaging often reduces the tax you owe.

Capital Gain Treatment. If you receive a lump sum distribution and you were born before January 1, 1936, and you were a Participant in the plan before 1974, you may elect to have the part of your payment that is attributable to your pre-1974 participation in the plan taxed as long-term capital gain at a rate of 20%.

There are other limits on the special tax treatment for lump sum distributions. For example, you can generally elect this special tax treatment only once in your lifetime, and the election applies to all lump sum distributions that you receive in that same year. You may not elect this special tax treatment if you rolled amounts into this plan from a 403(b) tax-sheltered annuity contract or from an IRA not originally attributable to a qualified Employer plan. If you have previously rolled over a distribution from this plan (or certain other similar plans of the Employer), you cannot use this special averaging treatment for later payments from the plan. If you roll over your payment to a traditional IRA, governmental 457 plan, or 403(b) tax-sheltered annuity, you will not be able to use special tax treatment for later payments from that IRA, plan, or annuity. Also, if you roll over only a portion of your payment to a traditional IRA, governmental 457 plan, or 403(b) tax-sheltered annuity, this special tax treatment is not available for the rest of the payment. See IRS Form 4972 for additional information on lump sum distributions and how you elect the special tax treatment.

Employer Stock or Securities. There is a special rule for a payment from the plan that includes Employer stock (or other Employer securities). To use this special rule, 1) the payment must qualify as a lump sum distribution, as described above, except that you do not need five years of plan participation, or 2) the Employer stock included in the payment must be attributable to "after-tax" employee contributions, if any. Under this special rule, you may have the option of not paying tax on the "net unrealized appreciation" of the stock until you sell the stock. Net unrealized appreciation generally is the increase in the value of the Employer stock while it was held by the plan. For example, if Employer stock was contributed to your plan account when the stock was worth \$1,000 but the stock was worth \$1,200 when you received it, you would not have to pay tax on the \$200 increase in value until you later sold the stock.

You may instead elect not to have the special rule apply to the net unrealized appreciation. In this case, your net unrealized appreciation will be taxed in the year you receive the stock, unless you roll over the stock. The stock can be rolled over to a traditional IRA or another eligible Employer plan, either in a Direct Rollover or a rollover that you make yourself. Generally, you will no longer be able to use the special rule for net unrealized appreciation if you roll the stock over to a traditional IRA or another eligible Employer plan.

If you receive only Employer stock in a payment that can be rolled over, no amount will be withheld from the payment. If you receive cash or property other than Employer stock, as well as Employer stock, in a payment that can be rolled over, the 20% withholding amount will be based on the entire taxable amount paid to you (including the value of the Employer stock determined by excluding the net unrealized appreciation). However, the amount withheld will be limited to the cash or property (excluding Employer stock) paid to you.

If you receive Employer stock in a payment that qualifies as a lump sum distribution, the special tax treatment for lump sum distributions described above (such as 10-year averaging) also may apply. See IRS Form 4972 for additional information on these rules.

Repayment of Plan Loans. If your employment ends and you have an outstanding loan from your plan, your Employer may reduce (or "offset") your balance in the plan by the amount of the loan you have not repaid. The amount of your loan offset is treated as a distribution to you at the time of the offset and will be taxed unless you roll over an amount equal to the amount of your loan offset to another qualified Employer plan or a traditional IRA within 60 days of the date of the offset. If the amount of your loan offset is the only amount you receive or are treated as having received, no amount will be withheld from it. If you receive other payments of cash or property from the plan, the 20% withholding amount will be based on the entire amount paid to you, including the amount of the loan offset. The amount withheld will be limited to the amount of other cash or property paid to you (other than any Employer securities). The amount of a defaulted plan loan that is a taxable deemed distribution cannot be rolled over.

IV. SURVIVING SPOUSES, ALTERNATE PAYEES, AND OTHER BENEFICIARIES

In general, the rules summarized above that apply to payments to employees also apply to payments to surviving spouses of employees and to spouses or former spouses who are "alternate payees." You are an alternate payee if your interest in the plan results from a "qualified domestic relations order," which an order is issued by a court, usually in connection with a divorce or legal separation.

If you are a surviving spouse or an alternate payee, you may choose to have a payment that can be rolled over, as described in Part I above, paid in a DIRECT ROLLOVER to a traditional IRA or to an eligible Employer plan or paid to you. If you have the payment paid to you, you can keep it or roll it over yourself to a traditional IRA or to an eligible Employer plan. Thus, you have the same choices as the employee.

If you are a beneficiary other than a surviving spouse or an alternate payee, you cannot choose a Direct Rollover, and you cannot roll over the payment yourself.

If you are a surviving spouse, an alternate payee, or another beneficiary, your payment is generally not subject to the additional 10% tax described in Part III above, even if you are younger than age 59½.

If you are a surviving spouse, an alternate payee, or another beneficiary, you may be able to use the special tax treatment for lump sum distributions and the special rule for payments that include Employer stock, as described in Part III above. If you receive a payment because of the employee's death, you may be able to treat the payment as a lump sum distribution if the employee met the appropriate age requirements, whether or not the employee had 5 years of participation in the plan.

HOW TO OBTAIN ADDITIONAL INFORMATION

This notice summarizes only the federal (not state or local) tax rules that might apply to your payment. The rules described above are complex and contain many conditions and exceptions that are not included in this notice. Therefore, you may want to consult with the Plan Administrator or a professional tax advisor before you take a payment of your benefits from your plan. Also, you can find more specific information on the tax treatment of payments from qualified Employer plans in IRS Publication 575, Pension and Annuity Income, and IRS Publication 590, Individual Retirement Arrangements. These publications are available from your local IRS office, on the IRS's Internet Web Site at www.irs.gov, or by calling 1-800-TAX-FORMS.

The section below applies only if your plan provides for joint and survivor annuities. (Please ask the Plan Administrator or refer to your Summary Plan Description to determine whether your plan provides for joint and survivor annuities.)

SPOUSAL CONSENT REQUIREMENTS FOR QUALIFIED JOINT AND SURVIVOR ANNUITY (QJSA)

The law dictates that any plan Participant who is married must receive a joint and survivor benefit unless his/her spouse consents to an alternate form of payment as permitted by the plan document prior to any distribution from the retirement plan when the benefit exceeds \$5,000.

The spouse's consent must be in writing and must be witnessed by a plan representative or notary. The consent must acknowledge understanding the effect of the election if the form chosen is a single-sum cash-out. The spouse must understand that this election will cause forfeiture of any rights to a pre-retirement survivor's benefit that might have been payable under the plan in the event of the Participant's death prior to retirement, and will cause forfeiture of any survivor benefit provided by a deferred survivor annuity.

If the Participant's vested balance exceeds \$5,000, the Participant may direct the Trustee to purchase a Qualified Joint and Survivor Annuity ("QJSA"), if offered by this plan. An Annuity can give the Participant a monthly or quarterly retirement payment for the rest of his/her life. Under the QJSA, after the Participant dies, the spouse will receive a specified percentage of the retirement benefit that was paid to the Participant. The benefit paid to the spouse after the Participant dies is called the "survivor annuity." The spouse will continue to receive this survivor benefit for the rest of his/her life. The Participant MUST elect this form of benefit UNLESS his/her spouse VOLUNTARILY agrees, in writing, to give up the QJSA method of payment. The spouse must also agree to any alternate form of benefit payment. The plan Participant's election of an alternate form of benefit payment may give him/her larger retirement benefits while he/she is alive, but these options might not pay or leave the spouse any benefits after the Participant dies. If the QJSA is selected, the Participant and spouse will receive additional information regarding the options available under the QJSA.

CHANGING YOUR BENEFIT CHOICE

Your distribution choice may be revoked provided written notice is received within a reasonable period prior to the distribution being made. To expedite this procedure your Employer should contact Transamerica Retirement Services by telephone or FAX, regarding the revocation of your choice.

**IF YOUR PLAN DOES NOT PROVIDE
FOR ANNUITY PAYMENTS,

PLEASE STOP HERE.**

**IF YOUR PLAN DOES PROVIDE
FOR ANNUITY PAYMENTS,

PLEASE CONTINUE WITH THE
REMAINDER OF THIS PACKAGE.**

**WRITTEN EXPLANATION OF
QUALIFIED JOINT AND 50% CONTINGENT SURVIVOR ANNUITY FORM OF BENEFIT**

This information only applies to retirement plans subject to the joint and survivor annuity requirements. To confirm if your plan is subject to these requirements, please refer to your Summary Plan Description or contact your Plan Administrator.

If, after receiving this Explanation, you elect an optional form of distribution and your spouse, if any, consents to that form, your distribution may be made less than 30 days from the date this Explanation was given to you. However, your distribution may not be made before the end of the seventh (7th) day after the date this Explanation was provided to you.

Terms and Conditions of the Form of Distribution

If your total vested benefit is:	Your general payment options are (referred to as "optional forms of benefit"):	Timing of your requested distribution:
\$5,000 or less	<ul style="list-style-type: none"> • Single Lump Sum 	<ul style="list-style-type: none"> • As soon as administratively possible
More than \$5,000	<ul style="list-style-type: none"> • Single Lump Sum • Monthly Annuity • Installment Payments 	<ul style="list-style-type: none"> • As soon as administratively possible • Deferred to a later date (only if you are requesting a distribution due to termination of employment)

A monthly annuity will be purchased from Transamerica Life Insurance Company or another insurance company with payments to commence on a date determined by you and the insurance company. Your benefit distribution, your age, your spouse's age (if you are married), the survivor portion you elect for your spouse (if you are married), the number of guaranteed or installment payments you elect and the date distributions are to commence will determine the amount of your monthly annuity.

Following is a description of the optional forms of benefit generally available under the Plan:

Form of benefit:	Available to Unmarried Participants	Available to Married Participants
Single Lump Sum – a single cash payment	Yes	Yes (requires spousal consent)
Single Life Annuity – a life annuity, with monthly payments payable during your lifetime. Payments will stop at your death.	Yes (automatic form of benefit)	Yes (requires spousal consent)
Life Annuity with payments for 60 months certain – a life annuity, with monthly payments payable during your lifetime but in no event payable for less than 60 months.	Yes	Yes (requires spousal consent)
Life Annuity with payments for 120 months certain – a life annuity, with monthly payments payable during your lifetime but in no event payable for less than 120 months.	Yes	Yes (requires spousal consent)
Life Annuity with payments for 180 months certain – a life annuity, with monthly payments payable during your lifetime but in no event payable for less than 180 months.	Yes	Yes (requires spousal consent)
Installment Payments – monthly payments for a period not exceeding the shorter of 15 years or your life expectancy.	Yes	Yes (requires spousal consent)
Qualified Joint & 50% Contingent Survivor Annuity – monthly payments for your lifetime plus, after your death, if your spouse is still living, monthly payments to your spouse for his/her lifetime equal to 50% of the amount that you received while you both were living. If your spouse pre-deceases you, your monthly payments will not change. All payments will stop when both you and your spouse die.	No	Yes (automatic form of benefit)
Qualified Joint & 100% Contingent Survivor Annuity – monthly payments for your lifetime plus, after your death, if your spouse is still living, the same amount of monthly payments to your spouse for his/her lifetime. If your spouse pre-deceases you, your monthly payments will not change. All payments will stop when both you and your spouse die.	No	Yes

In order to estimate the amount of the monthly annuity or installments that can be purchased by your requested distribution amount, please refer to the following attachments titled "How to Estimate Your Immediate Monthly Annuity or Installment Payment Worksheet" and "How to Estimate Your Deferred Monthly Annuity or Installment Payment Worksheet." The monthly payments and installments calculated on the worksheets are only estimates. If you are considering a monthly annuity or installments and you want to know what the actual payment is under any optional form of benefit available to you, please contact your Plan Administrator.

Waiver of the Joint & 50% Contingent Survivor Annuity Form of Distribution

During the 180-day period ending on your annuity starting date (the first day of the first period for which an amount is payable as an annuity or, in the case of benefits not payable as an annuity, the first day on which all events have occurred which entitle you to benefits), you (with your spouse's consent) may elect to waive (and therefore elect another form of payment) the Qualified Joint and 50% Contingent Survivor Annuity an unlimited number of times.

During the same 180-day period, you are permitted to revoke a previous waiver of the Qualified Joint and 50% Contingent Survivor Annuity an unlimited number of times.

Your election to waive the Qualified Joint and 50% Contingent Survivor Annuity will not be effective unless your spouse consents in writing to the waiver. The written consent must be made at the time of your waiver election and must acknowledge the effect of the election. In addition, your spouse's written consent must be witnessed by a Plan Representative (who cannot be you) or a notary public. See Section J of the Distribution Request Form.

HOW TO ESTIMATE YOUR IMMEDIATE MONTHLY ANNUITY OR INSTALLMENT PAYMENT WORKSHEET

Step 1:

Go to the Annuity Purchase Rate ("APR") Table and find your current age.

Step 2 for Single Life Annuity:

Find the APR factor under the Single Life Annuity column for your current age.

Step 3 for Joint & Survivor Annuity:

Find the APRs under (i) the Joint & 100% Contingent Survivor Annuity and (ii) the Joint & 50% Contingent Survivor Annuity columns for your current age.

Step 4 for installment payments:

Go to the Annuity Purchase Rate ("APR") Table and find the installment factor under the 10-Year Installment column (there is only one number in this column).

Step 5:

FOR ANNUITY PAYMENTS: Divide your current vested account balance by the APRs from Steps 2 and 3.
FOR INSTALLMENT PAYMENTS: Multiply your current vested account balance by the applicable interest rate factor from Step 4 and divide by the number of monthly installments.

EXAMPLE: Suppose you are married and you and your spouse are both age 45 now. Also suppose your current vested account balance is \$35,000. (Please contact your Plan Administrator if you need help determining your vested account balance.)

(a) Optional Form of Benefit	(b) Applicable APR factor from Step 2 or Step 3	(c) Applicable installment factor from Step 4	(d) Amount of Immediate Distribution Equivalent to Vested Account Balance
Single Lump Sum	N/A	N/A	current vested account balance = \$35,000
Single Life Annuity	264.75 (from Step 2)	N/A	\$35,000 divided by col. (b) = \$132
Joint & 100% Contingent Survivor Annuity	292.25 (from Step 3 (i))	N/A	\$35,000 divided by col. (b) = \$120
Joint & 50% Contingent Survivor Annuity	278.50 (from Step 3 (ii))	N/A	\$35,000 divided by col. (b) = \$126
120 monthly installments	N/A	104.02	\$35,000 divided by col. (c) = \$336

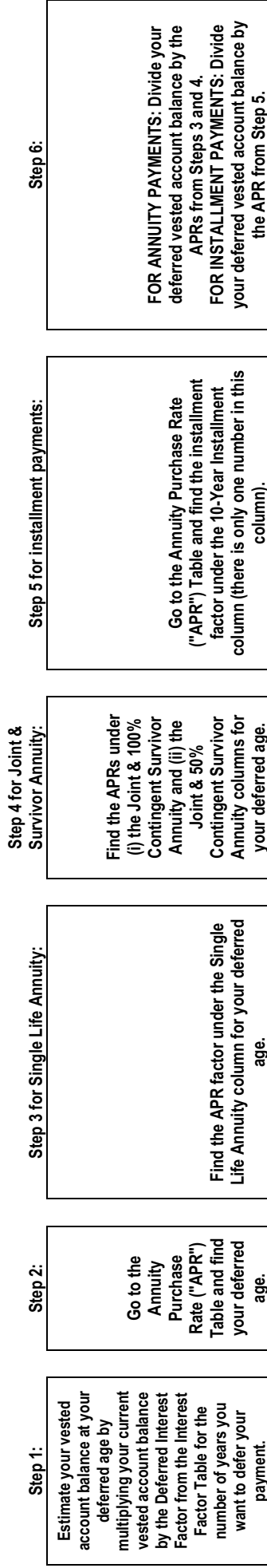
YOUR WORKSHEET (fill in the blanks):

Your current age: _____
 Your current vested account balance: \$ _____

(a) Optional Form of Benefit	(b) Applicable APR factor from Step 2 or Step 3	(c) Applicable installment factor from Step 4	(d) Amount of Immediate Distribution Equivalent to Vested Account Balance
Single Lump Sum	N/A	N/A	current vested account balance = \$ _____
Single Life Annuity	_____ (from Step 2)	N/A	current vested account balance divided by col. (b) = \$ _____
Joint & 100% Contingent Survivor Annuity	_____ (from Step 3(i))	N/A	current vested account balance divided by col. (b) = \$ _____
Joint & 50% Contingent Survivor Annuity	_____ (from Step 3(ii))	N/A	current vested account balance divided by col. (b) = \$ _____
120 monthly installments	N/A	104.02	current vested account balance divided by col. (c) = \$ _____

The APR and interest factors used in the above example and worksheet are only for estimating the monthly annuity that might be purchased from an insurance company and the installment payments. The actual amount of monthly annuity purchased from an insurance company and your installment payments may be higher or lower. Please contact your Plan Administrator before you make your benefit election if you are interested in the annuity or installment option. Your Plan Administrator will provide you with the actual amount of your monthly installment or annuity as obtained from an insurance company. Also, please contact your Plan Administrator if you would like information applicable to your individual situation, e.g. if you would like APR factors based on your spouse's actual age.

HOW TO ESTIMATE YOUR DEFERRED MONTHLY ANNUITY OR INSTALLMENT PAYMENT WORKSHEET



EXAMPLE: Suppose you are married, you and your spouse are both age 45 now and you are deferring receipt of your distribution until age 65 (number of years you want to defer payment = 20). Also suppose your current vested account balance is \$35,000. (Please contact your Plan Administrator if you need help determining your current vested account balance.)

(a)	(b)	(c)	(d)	(e)
Optional Form of Benefit	Applicable interest factor from Step 1	Applicable APR factor from Step 3 or Step 4	Applicable installment factor from Step 5	Amount of Deferred Distribution Equivalent to Current Vested Account Balance
Single Lump Sum	3.2071	N/A	N/A	\$35,000 multiplied by col. (b) = \$112,249
Single Life Annuity	3.2071	171.66 (from Step 3)	N/A	\$35,000 multiplied by col. (b) then divided by col. (c) = \$654
Joint & 100% Contingent Survivor Annuity	3.2071	206.77 (from Step 4(ii))	N/A	\$35,000 multiplied by col. (b) then divided by col. (c) = \$543
Joint & 50% Contingent Survivor Annuity	3.2071	189.22 (from Step 4(ii))	N/A	\$35,000 multiplied by col. (b) then divided by col. (c) = \$593
120 monthly installments	3.2071	N/A	104.02	\$35,000 multiplied by col. (b) then divided by col. (d) = \$1,079

YOUR WORKSHEET (fill in the blanks): Your current age: _____ Your deferred age (the age at which you want to start taking your distributions): _____
 Your current vested account balance: \$ _____

(a) Optional Form of Benefit	(b) Applicable interest factor from Step 1	(c) Applicable APR factor from Step 3 or Step 4	(d) Applicable interest factor from Step 5	(e) Amount of Deferred Distribution Equivalent to Current Vested Account Balance current vested account balance multiplied by col. (b) then divided by col. (c) = \$ current vested account balance multiplied by col. (b) then divided by col. (c) = \$ current vested account balance multiplied by col. (b) then divided by col. (c) = \$ current vested account balance multiplied by col. (b) then divided by col. (c) = \$ current vested account balance multiplied by col. (b) then divided by col. (c) = \$
Single Lump Sum	N/A	N/A	N/A	
Single Life Annuity		(from Step 3)	N/A	
Joint & 100% Contingent Survivor Annuity		(from Step 4(i))	N/A	
Joint & 50% Contingent Survivor Annuity		(from Step 4(ii))	N/A	
120 monthly installments		N/A	104.02	

The APR and interest factors used in the above example and worksheet are only for estimating the monthly annuity that might be purchased from an insurance company and the installment payments. The actual amount of monthly annuity purchased from an insurance company and your installment payments may be higher or lower. Please contact your Plan Administrator before you make your benefit election if you are interested in the annuity or installment option. Your Plan Administrator will provide you with the actual amount of your monthly installment or annuity as obtained from an insurance company. Also, please contact your Plan Administrator if you would like information applicable to your individual situation, e.g. if you would like APR factors based on your spouse's actual age.

QJSA ADDITIONAL INFORMATION

With the attached worksheets and enclosed tables, you and your spouse, if applicable, should be able to compare the financial effect of electing different optional forms of benefit generally available under the Plan. If you would like to be provided with the financial effect of any other optional form of benefit available to you under the Plan, please contact your Plan Administrator.

The APR and interest factors used in these examples and worksheets are only for estimating the monthly annuity that might be purchased from an insurance company and the installment payments. The actual amount of monthly annuity purchased from an insurance company and your installment payments may be higher or lower. If you are interested in the annuity or installment payment option, or if you would like information specific to you and your spouse's situation, please contact your Plan Administrator before you make your benefit election. Your Plan Administrator will provide you with the actual amount of your monthly installment or annuity as obtained from an insurance company.

If you have any questions regarding your specific situation or if you need help in completing these worksheets, please contact your Plan Administrator. Please note that these worksheets are based on certain interest and mortality assumptions which may not apply to you.

EXPLANATION OF PRE-RETIREMENT SURVIVOR ANNUITY

If you are married, the law provides (unless you elect otherwise) that the death benefits be paid to your spouse in the form of a Pre-Retirement Survivor Annuity. Under this Pre-Retirement Survivor Annuity, payments will be made each month for your spouse's lifetime. Your spouse may have the option of electing a different form of payment prior to the date that benefits are scheduled to begin. A description of the amount and the eligibility requirements for this benefit is contained in the Summary Plan Description. If you do not have a copy of this informative booklet, you should request a copy from your Employer.

If you are not married, you can designate whomever you wish to be the beneficiary of this death benefit. If you get married, however, this designation will become invalid and your spouse will become the beneficiary unless you file a new beneficiary designation form approved by your spouse as described below.

You and your spouse can elect, at any time, not to be covered by the Pre-Retirement Survivor Annuity. That is, you can designate a person other than your spouse to be the beneficiary of your death benefit. This election will not be valid, however, without your spouse's written consent. Your spouse's written consent must either be witnessed by a Plan Representative or a Notary Public. In addition, if your election is made before you are age 35; the election becomes invalid on the first day of the Plan Year in which you reach age 35. If you and your spouse do not make a new election after you have attained age 35, your spouse will automatically become your beneficiary.

If you elect to waive the Pre-Retirement Survivor Annuity, such waiver will only apply to your spouse who consented to that waiver. If you later remarry (following a divorce or the death of your current spouse), your election will become invalid and your new spouse will be your beneficiary unless you make a new election consented by your new spouse.

If you elect not to be covered by the Pre-Retirement Survivor Annuity, you may later revoke the election. You do not need your spouse's consent to do this. If you revoke your election, you will once again be covered by the Pre-Retirement Survivor Annuity and your spouse will be your beneficiary.

The examples below compare benefits under the qualified Pre-Retirement Survivor Annuity and other forms of distribution. The examples are based on specific assumptions and certain interest rates and mortality rates. The amounts shown are used to illustrate the differences between the various options. The values may be different in your case. Assume a participant dies at age 45 with a vested account balance of \$35,000 and has a spouse of the same age.

Type of Immediate Distribution	Benefit to Spouse After Participant Dies
Single Lump Sum	\$ 35,000
Single Life Annuity	\$ 132 per month
120 Monthly Installments	\$ 336 per month

A monthly annuity will be purchased from Transamerica Life Insurance Company or another insurance company with payments to commence on a date determined by you and the insurance company. The amount of the monthly annuity depends upon the value of your vested account balance, your spouse's age and the date distributions commence.

In order to estimate the amount of monthly annuity or installments that can be purchased by your vested account balance on your spouse's behalf, please refer to the attachment titled "Qualified Pre-Retirement Survivor Annuity or Installment Payment Worksheet". The monthly annuity and installments calculated on the worksheet are only estimates. If you are considering retaining the Pre-Retirement Survivor Annuity or if your spouse is considering electing installment payments in place of the Pre-Retirement Survivor Annuity, and you want to know what the actual payment would be, please contact your Plan Administrator.

It is important that you and your spouse understand your rights and obligations concerning your death benefit. Please contact your Plan Administrator if you have any questions. Also, because a spouse has certain rights to the death benefit, you should immediately inform your Plan Administrator of any change in your marital status.

QUALIFIED PRE-RETIREMENT SURVIVOR ANNUITY OR INSTALLMENT PAYMENT WORKSHEET

Step 1:

Go to the Annuity Purchase Rate ("APR") Table and find your spouse's current age.

Step 2 for Single Life Annuity:

Find the APR factor under the Single Life Annuity column for your spouse's current age.

Step 3 for installment payments:

Go to the Annuity Purchase Rate ("APR") Table and find the installment factor under the 10-Year Installment column (there is only one number in this column).

Step 4:

FOR ANNUITY PAYMENTS: Divide your current vested account balance by the APR from Step 2.
 FOR INSTALLMENT PAYMENTS: Multiply your current vested account balance by the applicable interest rate factor from Step 3 and divide by the number of monthly installments.

EXAMPLE:

Suppose you are married and you and your spouse are both age 45 now. Also suppose your current vested account balance is \$35,000. (Please contact your Plan Administrator if you need help determining your vested account balance.)

(a) Optional Form of Benefit	(b) Applicable APR factor from Step 2	(c) Applicable installment factor from Step 3	(d) Amount of Immediate Distribution Equivalent to Vested Account Balance
Single Lump Sum	N/A	N/A	current vested account balance = \$35,000
Single Life Annuity	264.75	N/A	\$35,000 divided by col. (b) = \$132
120 monthly installments	N/A	104.02	\$35,000 divided by col. (c) = \$336

YOUR WORKSHEET (fill in the blanks):

Your spouse's current age: _____
 Your current vested account balance: \$ _____

(a) Optional Form of Benefit	(b) Applicable APR factor from Step 2	(c) Applicable installment factor from Step 3	(d) Amount of Immediate Distribution Equivalent to Vested Account Balance
Single Lump Sum	N/A	N/A	current vested account balance = \$ _____
Single Life Annuity	_____,_____,_____ (from Step 2)	N/A	current vested account balance divided by col. (b) = \$ _____
120 monthly installments	N/A	104.02	current vested account balance divided by col. (c) = \$ _____

The APR and interest factors used in the above example and worksheet are only for estimating the monthly annuity that might be purchased from an insurance company and the installment payments. The actual amount of monthly annuity purchased from an insurance company and installment payments may be higher or lower. Please contact your Plan Administrator for the actual amount that may be paid to your spouse in annuity or installment forms of benefit. Also, please contact Plan Administrator if you need information applicable to your individual situation, e.g. if your spouse's current age is not shown on the attached Annuity Purchase Rate Table.

QPSA ADDITIONAL INFORMATION

With the attached worksheet and the enclosed tables, you and your spouse should be able to compare the financial effect of electing different optional forms of benefit generally available under the Plan. If you would like to be provided with the financial effect of any other optional form of benefit available to you under the Plan, please contact your Plan Administrator.

The APR and interest factors used in this example and worksheet are only for estimating the monthly annuity that might be purchased from an insurance company and the installment payments. The actual amount of monthly annuity purchased from an insurance company and your spouse's installment payments may be higher or lower. Please contact your Plan Administrator for the actual amount that may be paid to your spouse in the annuity or installment forms of benefit.

In addition, if the current age of your spouse is not shown on the enclosed annuity factor table, please contact your Plan Administrator and the appropriate annuity factors will be provided for your individual situation.

If you and your spouse have any questions regarding your specific situation or if you need help in completing this worksheet, please contact your Plan Administrator. Please note that this worksheet is based on certain interest and mortality assumptions which may not apply to your specific situation.

**ANNUITY PURCHASE RATES
TO BE USED TO ESTIMATE YOUR MONTHLY ANNUITY**

(The following rates are based on an assumed interest rate of 3% per year and the 1983 GAM Male Mortality Table, projected to 2007 with Scale H, 1 year setback for Participant, 1 year setback for Contingent Annuitant)

Your Age	Single Life Annuity	Joint & 100%		Joint & 50%		Your Age	Single Life Annuity	Joint & 100%		Joint & 50%	
		Contingent Survivor Annuity	Survivor Annuity	Contingent Survivor Annuity	Survivor Annuity			Contingent Survivor Annuity	Survivor Annuity		
25	325.33	342.84	334.09	334.09	334.09	53	231.25	262.81	247.03	247.03	247.03
26	323.04	340.94	331.99	331.99	331.99	54	226.71	258.70	242.71	242.71	242.71
27	320.69	338.99	329.84	329.84	329.84	55	222.10	254.49	238.30	238.30	238.30
28	318.27	336.98	327.63	327.63	327.63	56	217.42	250.19	233.80	233.80	233.80
29	315.78	334.92	325.35	325.35	325.35	57	212.66	245.78	229.22	229.22	229.22
30	313.22	332.79	323.01	323.01	323.01	58	207.81	241.26	224.54	224.54	224.54
31	310.59	330.60	320.60	320.60	320.60	59	202.88	236.64	219.76	219.76	219.76
32	307.88	328.35	318.11	318.11	318.11	60	197.87	231.92	214.89	214.89	214.89
33	305.09	326.03	315.56	315.56	315.56	61	192.77	227.09	209.93	209.93	209.93
34	302.23	323.64	312.93	312.93	312.93	62	187.58	222.15	204.87	204.87	204.87
35	299.28	321.17	310.23	310.23	310.23	63	182.33	217.12	199.72	199.72	199.72
36	296.24	318.64	307.44	307.44	307.44	64	177.02	211.99	194.50	194.50	194.50
37	293.11	316.03	304.57	304.57	304.57	65	171.66	206.77	189.22	189.22	189.22
38	289.88	313.35	301.61	301.61	301.61	66	166.28	201.47	183.87	183.87	183.87
39	286.55	310.58	298.57	298.57	298.57	67	160.87	196.09	178.48	178.48	178.48
40	283.14	307.74	295.44	295.44	295.44	68	155.47	190.66	173.07	173.07	173.07
41	279.64	304.81	292.22	292.22	292.22	69	150.09	185.18	167.63	167.63	167.63
42	276.05	301.80	288.92	288.92	288.92	70	144.75	179.66	162.20	162.20	162.20
43	272.37	298.70	285.53	285.53	285.53	71	139.46	174.11	156.79	156.79	156.79
44	268.60	295.52	282.06	282.06	282.06	72	134.22	168.55	151.39	151.39	151.39
45	264.75	292.25	278.50	278.50	278.50	73	129.04	162.96	146.00	146.00	146.00
46	260.83	288.89	274.86	274.86	274.86	74	123.91	157.37	140.64	140.64	140.64
47	256.82	285.44	271.13	271.13	271.13	75	118.80	151.75	135.27	135.27	135.27
48	252.75	281.90	267.33	267.33	267.33	76	113.73	146.12	129.92	129.92	129.92
49	248.60	278.27	263.44	263.44	263.44	77	108.72	140.49	124.60	124.60	124.60
50	244.38	274.55	259.46	259.46	259.46	78	103.77	134.89	119.33	119.33	119.33
51	240.08	270.73	255.41	255.41	255.41	79	98.92	129.32	114.12	114.12	114.12
52	235.70	266.82	251.26	251.26	251.26	80	94.16	123.81	108.98	108.98	108.98

(The following rate is based on an assumed interest rate of 3% per year)

Your Age	10-Year Monthly Installment	
	Monthly	Installment
Any age	104.02	104.02

Actuarial Assumptions:

Assumed Interest Rate: 3% per year
 Mortality Table: 1983 GAM-Male projected to 2007 using Scale H, (-1,-1)
 Spouse assumed to be the same age as the participant

NOTE: The above Assumed Interest Rate and Mortality Table are representative of the interest rate and mortality table used to purchase an annuity from Transamerica Life Insurance Company for calendar year 2007.

ASSUMED 6% ANNUAL INTEREST RATE FACTOR TABLE

TO BE USED TO ESTIMATE YOUR DEFERRED MONTHLY ANNUITY AND/OR DEFERRED INSTALLMENT PAYMENTS
 ASSUMING A 6% ANNUAL INTEREST RATE

Period of Deferment (number of years from today to the date you want to begin receiving payments)	Deferred Interest Factor (assuming a 6% annual interest rate)	Period of Deferment (number of years from today to the date you want to begin receiving payments)	Deferred Interest Factor (assuming a 6% annual interest rate)
1	1.0600	26	4.5494
2	1.1236	27	4.8223
3	1.1910	28	5.1117
4	1.2625	29	5.4184
5	1.3382	30	5.7435
6	1.4185	31	6.0881
7	1.5036	32	6.4534
8	1.5938	33	6.8406
9	1.6895	34	7.2510
10	1.7908	35	7.6861
11	1.8983	36	8.1473
12	2.0122	37	8.6361
13	2.1329	38	9.1543
14	2.2609	39	9.7035
15	2.3966	40	10.2857
16	2.5404	41	10.9029
17	2.6928	42	11.5570
18	2.8543	43	12.2505
19	3.0256	44	12.9855
20	3.2071	45	13.7646
21	3.3996	46	14.5905
22	3.6035	47	15.4659
23	3.8197	48	16.3939
24	4.0489	49	17.3775
25	4.2919	50	18.4202