



The enclosed materials are to assist you with your request for a distribution from the **IUE-CWA 401(k) Retirement Savings and Security Plan**.

The kit contains the following material:

- Benefit Distribution Form
- Special Tax Notice Regarding Plan Payments

Please read the enclosed Special Tax Notice Regarding Plan Payments which contains important information and details your payment options. All balances are eligible for rollover into an IRA, Roth IRA or another qualified plan if you elect to do so. You cannot request a distribution of your funds until you have actually terminated employment.

Under the terms of the **IUE-CWA 401(k) Retirement Savings and Security Plan**, you may elect a form of distribution as listed in the enclosed form.

You must complete the applicable sections of the form. If you elect to do a direct rollover, please complete the Direct Rollover section.

If you have an outstanding loan and would like to pay off your remaining loan balance, please send your certified check made payable to Mercer Trust Company as **Custodian** of the **IUE-CWA 401(k) Retirement Savings and Security Plan** along with the completed forms.

Please return (mail or fax) the Benefit Distribution Form along with any necessary documentation to:

Mail: IUE-CWA 401(k) Plan  
400 W. 7<sup>TH</sup> St. Ste 233  
Bloomington, IN 47404

Fax: 812-671-9696

If you have any questions or require further assistance, please call a Customer Service Representative at our toll-free number 1-877-864-6644.

CV(11)651794-020 01/19/12

**IUE-CWA 401(k) Retirement Savings and Security Plan  
BENEFIT DISTRIBUTION FORM**



- Use this form to request a payment of benefits after retirement, disability, or other severance from employment.
- Your choices on this form may affect your taxes. You may want to consult a tax or financial advisor.
- If your distribution will be sent to an address outside of the United States, Puerto Rico, U.S. Virgin Islands or Guam, you must also submit either an IRS Form W-9 to certify you are a U.S. person or a Form W-8BEN if you are a non-resident alien with respect to the U.S. To obtain these forms or for assistance in determining which form you should submit, please go to the IRS website at [www.irs.gov](http://www.irs.gov) or consult with a tax advisor. If you do not submit one of these forms along with this form, 30% tax withholding will be applied to your distribution.
- Please return your completed form (mail or fax) to:  
Mail: IUE-CWA 401(k) PLAN, 400 W. 7<sup>TH</sup> St Ste 233, Bloomington, IN 47404  
Fax: 812-671-9696

**1. Participant Information**  
(To be filled out by Participant)

Please print clearly in CAPITAL LETTERS.

Marital Status  
 Married  
 Not Married

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date of Birth (MM-DD-YYYY)

\_\_\_\_\_  
Last Name

\_\_\_\_\_  
First Name

\_\_\_\_\_  
MI

\_\_\_\_\_  
Mailing Address

\_\_\_\_\_  
Apt. #

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip Code

(\_\_\_\_\_) \_\_\_\_\_  
Daytime Telephone Number

(\_\_\_\_\_) \_\_\_\_\_  
Evening Telephone Number

\_\_\_\_\_  
Home E-mail Address

**REASON FOR SEVERANCE FROM EMPLOYMENT:**  Retirement  Other  Disability Last Date Worked \_\_\_\_/\_\_\_\_/\_\_\_\_

**2. Form of Payment**

Select the form of your benefit payment by completing this section. Your Summary Plan Description may describe other distribution options that apply only in limited circumstances or only to certain participants that are not reflected here. You should consult your Summary Plan Description for details on the forms of payment of benefits that may be available to you.

**Optional forms of payment:**

**I elect to have my vested account balances paid as follows (check only one):**

- Immediate Lump-Sum Distribution (please skip sections 3 and 4 of this form).
- Direct Rollover (please complete sections 3 and 4 of this form).
- Partial Distribution in the amount of \$\_\_\_\_\_ or \_\_\_\_\_% of my accounts (gross amounts, before taxes, if any, are withheld; complete both section 3 and 4 of this form if you are rolling over any part of your distribution).
- Regular Monthly Installment Payments:

over a period of 5 years:\_\_\_\_\_ 10 years:\_\_\_\_\_ 15 years:\_\_\_\_\_ 20 years:\_\_\_\_\_ or Lifetime payments\_\_\_\_\_

I wish my payments to begin:\_\_\_\_\_ (Please select the Month). Processing your payments begins on the 15<sup>th</sup> day of the month you select and will be issued within 7 days. The period over which you receive payments is determined by your payment method, payment frequency, and the value of your account balance. For payments less than 120 months, Mercer will withhold 20% for federal withholding purposes.

\*You may choose Monthly Payments only if your account balance is greater than \$5,000.00.

**3. Direct Rollover Election**

If any part of your distribution is an "eligible rollover distribution" (as described in the "Special Tax Notice Regarding Plan Payments"), you may elect a tax-free "direct rollover" of that amount to another employer plan or to an IRA. If you do not elect a "direct rollover" of the eligible rollover distribution amount, it will be paid directly to you, and 20% of the amount paid by check will be withheld and credited against any federal income tax you owe. (check one and complete section 4):

- Roll over my entire eligible rollover distribution as indicated in section 4.
- Distribute \_\_\_\_\_% or \$\_\_\_\_\_ (gross amount, before taxes, if any, are withheld) of my account balance directly to me and roll over the remainder as indicated in section 4.



**- Please Complete Reverse Side -**

## 4 Receiving IRA or Employer Plan

**IMPORTANT:** Your "direct rollover" check from the Plan will be made payable to the employer plan, IRA or Roth IRA that you describe below, for your benefit, and the "direct rollover" check will be mailed to you at the most recent address the Plan has for you on file. You should deliver the check to the IRA custodian or employer plan trustee as soon as you receive it. However, if you provide the full name, address, and account number of an IRA you have already established, your "direct rollover" will be sent directly to the custodian or trustee of that IRA. In order to have the check sent directly to the custodian or trustee of the IRA, the account number must not be your social security number. If your account number is your social security number the check will be mailed to you. Please ensure that the IRA custodian or trustee or Plan Trustee will accept all assets you are requesting to be rolled over prior to submitting this form. (check one of the two options and complete mailing instructions below):

My "Direct Rollover" should be:

- made to my employer's plan.
- made to my appropriate IRA (Please complete the proper forms to establish your IRA(s). If conversion to a Roth IRA applies, check below):
- My "Direct Rollover" should be rolled over directly to a Roth IRA in a taxable rollover distribution.  
(Please refer to the Special Tax Notice Regarding Plan Payments for the tax consequences associated with rolling over to a Roth IRA.)

### Mailing Instructions

Mail check to me made payable to:

NAME OF EMPLOYER PLAN OR IRA CUSTODIAN/TRUSTEE

Make Direct Payment to the following Custodian/Trustee:

NAME OF IRA CUSTODIAN/TRUSTEE

ADDRESS

CITY

STATE

ZIP CODE

IRA ACCOUNT NUMBER

## 5 Federal Income Tax Withholding Election To be completed for Installment Payments Only

(This section is to be completed **only** if you have elected the installment payment option for a period of ten years or more)

Complete this section only if you have elected installment payments for a period of ten years or more. If you have elected installment payments for a period of ten years or more, federal income tax will be withheld on each payment, unless you elect not to have withholding apply. If you elect no withholding, you are still liable for any federal income taxes due on the taxable part of your distribution, and you could incur penalties if your withholding or estimated tax payments for the year are not enough. (check one):

- Do not** withhold federal income tax from my installment payments.
- Withhold** federal income tax from my installment payments, based on (check one):
- a tax filing status of (check one):  Married  Single  Married, filing separately  
and claiming (complete): \_\_\_\_\_ exemptions.
- the following percentage (complete): \_\_\_\_\_ % of each distribution.

## 6 Participant Signature

I make the distribution elections indicated above. I have read the Special Tax Notice Regarding Plan Payments. I have also read the Notice of Distribution Options, and I understand my distribution choices, including my right to defer payments to me under the plan.

Signature of Participant

Date (MM-DD-YYYY)

## 7 Spousal Consent (This section must be completed if you are married)

I am the spouse of the participant whose signature appears above. I agree that my spouse can receive retirement benefits in the form selected above.

I understand that my spouse cannot choose a different form of retirement benefits unless I agree to the change. I understand that I do not have to sign this spousal consent. I am signing this spousal consent voluntarily.

Signature of Spouse

Date (MM-DD-YYYY)

WITNESSED:

Signature of Authorized Plan Representative

Date (MM-DD-YYYY)

OR

Signature of Notary Public (*stamp or seal required*)

Date (MM-DD-YYYY)

If Notary Public, my commission expires: \_\_\_\_\_

## 8 Plan Authorization (Internal use only)

Fund Office Approval

Date (MM-DD-YYYY)

BACK

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## ELECTRONIC FUNDS TRANSFER (EFT) OPTION 1-877-UNION-44 (1-877-864-6644)

### ELECTRONIC FUNDS TRANSFER FOR PLAN WITHDRAWALS

You are allowed to receive eligible withdrawals from your plan by electronic funds transfer (EFT), or direct deposit into a personal bank account.

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

#### SETTING UP AN EFT

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

#### ENROLLING ONLINE

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

**STEP 1:** Log on to your account at [www.ibenefitcenter.com](http://www.ibenefitcenter.com). You will need to enter your User Name and password to access your account.

**STEP 2:** Click on the plan name in the “What do I have?” box.

**STEP 3:** Click on the “Electronic Funds Transfer” link within the “Withdrawals” tab.

**STEP 4:** Fill in the information for the bank account where you want your plan payment to be deposited.

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

The illustration shows a personal check with the following details and labels:

- Name on the account:** A box labeled "Name on the account" points to the "Your Name" field at the top left of the check.
- Routing number:** A box labeled "Routing number" points to the number "001002003" at the bottom left of the check.
- Account number:** A box labeled "Account number" points to the number "01234567890" at the bottom left of the check.
- Other check details:** The check includes fields for "DATE", "PAY TO THE ORDER OF", a dollar amount "\$", "100 DOLLARS", "Any Bank" information, "MEMO", and "MP". It also features a MICR line at the bottom: "⑆001002003⑆ 01234567890⑆ 001".

**STEP 5:** Read the statement thoroughly and click the disclaimer at the bottom of the screen if you agree with the terms and conditions stated. Then click “Continue” at the bottom of the screen.

**STEP 6:** Review the bank account information. If it is correct, click “Submit” at the bottom of the screen to process your EFT enrollment. If not, click “Modify” to return to the first EFT Election screen and make changes.

**STEP 7:** You will see a message stating that your EFT request has been received, along with a confirmation number. It is a good idea to write down this number or print this screen for your records.

Effective immediately, after your EFT request is received, your future disbursements will be transferred electronically to the account you indicated. You can always override your EFT choice at any time by going on to your plan’s website, [www.ibenefitcenter.com](http://www.ibenefitcenter.com).

#### ENROLLING BY PHONE

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

#### QUESTIONS?

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

# Special Tax Notice Regarding Plan Payments

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## **YOUR ROLLOVER OPTIONS**

You are receiving this notice because all or a portion of a payment you are receiving from the Plan is eligible to be rolled over to an IRA or an employer plan. This notice is intended to help you decide whether to do such a rollover.

This notice describes the rollover rules that apply to payments from the Plan that are not from a designated Roth account (a type of account with special tax rules in some employer plans).

If you also receive a payment from a designated Roth account in the Plan, you will be provided a different notice for that payment, and the Plan administrator or the payor will tell you the amount that is being paid from each account.

Rules that apply to most payments from a plan are described in the “General Information About Rollovers” section below. Special rules that only apply in certain circumstances are described in the “Special Rules and Options” section below.

## **GENERAL INFORMATION ABOUT ROLLOVERS**

### **How can a rollover affect my taxes?**

You will be taxed on a payment from the Plan if you do not roll it over. If you are under age 59½ and do not do a rollover, you will also have to pay a 10% additional income tax on early distributions (unless an exception applies). However, if you do a rollover, you will not have to pay tax until you receive payments later and the 10% additional income tax will not apply if those payments are made after you are age 59½ (or if an exception applies).

### **Where may I roll over the payment?**

You may roll over the payment to either an IRA (an individual retirement account or individual retirement annuity) or an employer plan (a tax-qualified plan, section 403(b) plan, or governmental section 457(b) plan) that will accept the rollover. The rules of the IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the IRA or employer plan (for example, no spousal consent rules apply to IRAs and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

### **How do I do a rollover?**

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

If you do a direct rollover, the Plan will make the payment directly to your IRA or an employer plan. You should contact the IRA sponsor or the administrator of the employer plan for information on how to do a direct rollover.

If you do not do a direct rollover, you may still do a rollover by making a deposit into an IRA or eligible employer plan that will accept it. You will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, the Plan is required to withhold 20% of the payment for federal income taxes (up to the amount of cash and property received other than employer stock). This means that, in order to roll over the entire payment in a 60-day rollover, you must use other funds to make up for the 20% withheld. If you do not roll over the entire amount of the payment, the portion not rolled over will be taxed and will be subject to the 10% additional income tax on early distributions if you are under age 59½ (unless an exception applies).

### **How much may I roll over?**

If you wish to do a rollover, you may roll over all or part of the amount eligible for rollover. Any payment from the Plan is eligible for rollover, except:

- Certain payments spread over a period of at least 10 years or over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Required minimum distributions after age 70½ (or after death)
- Hardship distributions
- ESOP dividends
- Corrective distributions of contributions that exceed tax law limitations
- Loans treated as deemed distributions (for example, loans in default due to missed payments before your employment ends)
- Cost of life insurance paid by the Plan
- Contributions made under special automatic enrollment rules that are withdrawn pursuant to your request within 90 days of enrollment
- Amounts treated as distributed because of a prohibited allocation of S corporation stock under an ESOP (also, there will generally be adverse tax consequences if you roll over a distribution of S corporation stock to an IRA).

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

### **If I don't do a rollover, will I have to pay the 10% additional income tax on early distributions?**

If you are under age 59½, you will have to pay the 10% additional income tax on early distributions for any payment from the Plan (including amounts withheld for income tax) that you do not roll over, unless one of the exceptions listed below applies. This tax is in addition to the regular income tax on the payment not rolled over.

The 10% additional income tax does not apply to the following payments from the Plan:

- Payments made after you separate from service if you will be at least age 55 in the year of the separation
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Payments from a governmental defined benefit pension plan made after you separate from service if you are a public safety employee and you are at least age 50 in the year of the separation
- Payments made due to disability
- Payments after your death
- Payments of ESOP dividends
- Corrective distributions of contributions that exceed tax law limitations
- Cost of life insurance paid by the Plan
- Contributions made under special automatic enrollment rules that are withdrawn pursuant to your request within 90 days of enrollment
- Payments made directly to the government to satisfy a federal tax levy
- Payments made under a qualified domestic relations order (QDRO)
- Payments up to the amount of your deductible medical expenses
- Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001 for more than 179 days
- Payments of certain automatic enrollment contributions requested to be withdrawn within 90 days of the first contribution.

### **If I do a rollover to an IRA, will the 10% additional income tax apply to early distributions from the IRA?**

If you receive a payment from an IRA when you are under age 59½, you will have to pay the 10% additional income tax on early distributions from the IRA, unless an exception applies. In general, the exceptions to the 10% additional income tax for early distributions from an IRA are the same as the exceptions listed above for early distributions from a plan. However, there are a few differences for payments from an IRA, including:

- There is no exception for payments after separation from service that are made after age 55.
- The exception for qualified domestic relations orders (QDROs) does not apply (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA of a spouse or former spouse).
- The exception for payments made at least annually in equal or close to equal amounts over a specified period applies without regard to whether you have had a separation from service.
- There are additional exceptions for (1) payments for qualified higher education expenses, (2) payments up to \$10,000 used in a qualified first-time home purchase, and (3) payments after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status).

### **Will I owe State income taxes?**

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

## SPECIAL RULES AND OPTIONS

### If you miss the 60-day rollover deadline

Generally, the 60-day rollover deadline cannot be extended. However, the IRS has the limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline. To apply for a waiver, you must file a private letter ruling request with the IRS. Private letter ruling requests require the payment of a nonrefundable user fee. For more information, see IRS Publication 590, Individual Retirement Arrangements (IRAs).

### If your payment includes employer stock that you do not roll over

If you do not do a rollover, you can apply a special rule to payments of employer stock (or other employer securities) that are either attributable to after-tax contributions or paid in a lump sum after separation from service (or after age 59½, disability, or the participant's death). Under the special rule, the net unrealized appreciation on the stock will not be taxed when distributed from the Plan and will be taxed at capital gain rates when you sell the stock. Net unrealized appreciation is generally the increase in the value of employer stock after it was acquired by the Plan. If you do a rollover for a payment that includes employer stock (for example, by selling the stock and rolling over the proceeds within 60 days of the payment), the special rule relating to the distributed employer stock will not apply to any subsequent payments from the IRA or employer plan. The Plan administrator can tell you the amount of any net unrealized appreciation.

### If you have an outstanding loan that is being offset

If you have an outstanding loan from the Plan, your Plan benefit may be offset by the amount of the loan, typically when your employment ends. The loan offset amount is treated as a distribution to you at the time of the offset and will be taxed (including the 10% additional income tax on early distributions, unless an exception applies) unless you do a 60-day rollover in the amount of the loan offset to an IRA or employer plan.

### If you were born on or before January 1, 1936

If you were born on or before January 1, 1936 and receive a lump sum distribution that you do not roll over, special rules for calculating the amount of the tax on the payment might apply to you. For more information, see IRS Publication 575, Pension and Annuity Income.

### If you roll over your payment to a Roth IRA

You can roll over a payment from the Plan made before January 1, 2010 to a Roth IRA only if your modified adjusted gross income is not more than \$100,000 for the year the payment is made to you and, if married, you file a joint return. These limitations do not apply to payments made to you from the Plan after 2009. If you wish to roll over the payment to a Roth IRA, but you are not eligible to do a rollover to a Roth IRA until after 2009, you can do a rollover to a traditional IRA and then, after 2009, elect to convert the traditional IRA into a Roth IRA.

If you roll over the payment to a Roth IRA, a special rule applies under which the amount of the payment rolled over (reduced by any after-tax amounts) will be taxed. However, the 10% additional income tax on early distributions will not apply (unless you take the amount rolled over out of the Roth IRA within 5 years, counting from January 1 of the year of the rollover). For payments from the Plan during 2010 that are rolled over to a Roth IRA, the taxable amount can be spread over a 2-year period starting in 2011.

If you roll over the payment to a Roth IRA, later payments from the Roth IRA that are qualified distributions will not be taxed (including earnings after the rollover). A qualified distribution from a Roth IRA is a payment made after you are age 59½ (or after your death or disability, or as a qualified first-time homebuyer distribution of up to \$10,000) and after you have had a Roth IRA for at least 5 years. In applying this 5-year rule, you count from January 1 of the year for which your first contribution was made to a Roth IRA. Payments from the Roth IRA that are not qualified distributions will be taxed to the extent of earnings after the rollover, including the 10% additional income tax on early distributions (unless an exception applies). You do not have to take required minimum distributions from a Roth IRA during your lifetime. For more information, see IRS Publication 590, Individual Retirement Arrangements (IRAs).

You cannot roll over a payment from the Plan to a designated Roth account in an employer plan.

### If you are not a plan participant

Payments after death of the participant. If you receive a distribution after the participant's death that you do not roll over, the distribution will generally be taxed in the same manner described elsewhere in this notice. However, the 10% additional income tax on early distributions does not apply, and the special rule described under the section "If you were born on or before January 1, 1936" applies only if the participant was born on or before January 1, 1936.

**If you are a surviving spouse.** If you receive a payment from the Plan as the surviving spouse of a deceased participant, you have the same rollover options that the participant would have had, as described elsewhere in this notice. In addition, if you choose to do a rollover to an IRA, you may treat the IRA as your own or as an inherited IRA.

An IRA you treat as your own is treated like any other IRA of yours, so that payments made to you before you are age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies) and required minimum distributions from your IRA do not have to start until after you are age 70½.

If you treat the IRA as an inherited IRA, payments from the IRA will not be subject to the 10% additional income tax on early distributions. However, if the participant had started taking required minimum distributions, you will have to receive required minimum distributions from the inherited IRA. If the participant had not started taking required minimum distributions from the Plan, you will not have to start receiving required minimum distributions from the inherited IRA until the year the participant would have been age 70½.

**If you are a surviving beneficiary other than a spouse.** If you receive a payment from the Plan because of the participant's death and you are a designated beneficiary other than a surviving spouse, the only rollover option you have is to do a direct rollover to an inherited IRA. Payments from the inherited IRA will not be subject to the 10% additional income tax on early distributions. You will have to receive required minimum distributions from the inherited IRA.

Payments under a qualified domestic relations order. If you are the spouse or former spouse of the participant who receives a payment from the Plan under a qualified domestic relations order (QDRO), you generally have the same options the participant would have (for example, you may roll over the payment to your own IRA or an eligible employer plan that will accept it). Payments under the QDRO will not be subject to the 10% additional income tax on early distributions.

### If you are a nonresident alien

If you are a nonresident alien and you do not do a direct rollover to a U.S. IRA or U.S. employer plan, instead of withholding 20%, the Plan is generally required to withhold 30% of the payment for federal income taxes. If the amount withheld exceeds the amount of tax you owe (as may happen if you do a 60-day rollover), you may request an income tax refund by filing Form 1040NR and attaching your Form 1042-S. See Form W-8BEN for claiming that you are entitled to a reduced rate of withholding under an income tax treaty. For more information, see also IRS Publication 519, U.S. Tax Guide for Aliens, and IRS Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

### Other special rules

If a payment is one in a series of payments for less than 10 years, your choice whether to make a direct rollover will apply to all later payments in the series (unless you make a different choice for later payments).

If your payments for the year are less than \$200 (not including payments from a designated Roth account in the Plan), the Plan is not required to allow you to do a direct rollover and is not required to withhold for federal income taxes. However, you may do a 60-day rollover.

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

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

## FOR MORE INFORMATION

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

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