

QUALIFIED RETIREMENT PLAN AND 403(b)(7) DISTRIBUTION REQUEST FORM

The Employee Retirement Income Security Act of 1974 (ERISA) requires that you receive the information contained in this form prior to your annuity start date or distribution date.

The Distribution Request Form must be completed by you, or by you and your employer, if applicable. The choices that you select will determine the method of payment and can influence the amount of tax that you pay.

In addition to providing your account number, date of birth, and the address to mail the check, you must indicate the following:

- Whether or not you would like to directly rollover your eligible rollover distribution to a Traditional IRA (including a SEP IRA) or eligible employer plan and thereby avoid the mandatory 20% federal and applicable state income tax withholding.
- Type of distribution (attainment of age 59½, etc.).
- Annuity waiver and spousal consent, if required.
- Withholding Election for assets that do not require mandatory federal or state income tax withholding.

Please read the attached instructions, which explain your options in detail. We suggest that you consult a tax professional before completing this form.

QUALIFIED RETIREMENT PLAN AND 403(b)(7) DISTRIBUTION REQUEST DISCLOSURE

Please read before completing form.

In order for a distribution to be made from the qualified plan or 403(b)(7) custodial account, a Distribution Request Form must be completed, signed by the participant, and, if necessary, signed by the employer or plan administrator. In certain cases the form must also be signed in the presence of a notary public by the participant's spouse.

A. GENERAL RULES

Several special tax rules apply to distributions from qualified retirement plans and 403(b)(7) custodial accounts, and participants are urged to consult their tax professional regarding their own specific situation.

QUALIFIED RETIREMENT PLANS—Section Five of the Basic Plan Document for qualified retirement plans defines distributions. The distribution rules for qualified plans generally state that unless the qualified plan is being terminated by the employer (or self-employed individual) and all the assets in the plan are being distributed to participants, or all assets are being transferred to a new trustee or custodian, no distribution of a participant's account balance is permitted unless the participant has ceased working in the employer's business by reason of disability, death, or termination of employment; has attained normal retirement age; or in-service withdrawals (including hardship withdrawals) are permitted in the adoption agreement of a profit sharing plan or a 401(k) plan.

403(b)(7) CUSTODIAL ACCOUNTS—Article IV of the 403(b)(7) Custodial Account Agreement dictates the limits on distributions. Generally, distributions are not permitted unless the participant attains the age of 59½; incurs a disability that permanently prevents gainful employment; dies; incurs certain financial hardships; or has a severance from employment with the employer specified in the Adoption Agreement. Account values immediately preceding 1989 are generally not subject to these distribution limitations.

B. REQUIRED MINIMUM DISTRIBUTIONS

Distributions generally must commence by April 1 following the calendar year the participant attained the age of 70½, unless still employed and not a 5% owner. In addition, if a lump sum distribution of the entire account balance is not elected by such a participant, a minimum amount must be distributed each year to avoid a 50% excise tax penalty. Periodic distributions may not be paid over a period extending beyond the life expectancy of the participant or the joint life expectancy of the participant and his or her beneficiary. The Internal Revenue Service (IRS) Publication 939 contains the tables under which life expectancy is determined. In the event of the death of the participant, additional rules apply. Each participant is urged to consult their own tax professional about all the tax rules that apply to distributions from the Plan. A 403(b)(7) participant need not include pre-1987 amounts in the required minimum distribution formula until the calendar year he or she attains the age of 75 years.

C. DISTRIBUTION OPTIONS

As required by law, the normal form of distribution of a qualified retirement plan, or a 403(b)(7) custodial account governed by the terms of ERISA, is an annuity for the life of an unmarried participant, or for a married participant, a joint and survivor annuity for the joint and last survivor life of the participant, and the participant's spouse. For an unmarried participant, a lump sum distribution or periodic distributions over a period not extending beyond the life expectancy of the participant (or the joint life expectancy of the participant and his or her beneficiary) may be elected, provided the amount distributed each year meets certain minimum distribution rules. For a married participant, these choices may only be elected if the spouse consents in writing to such an election and such consent is notarized, or the Safe Harbor provisions of Section 5.13(E) of the Basic Plan Document have been elected in the adoption agreement of a profit sharing plan. All participants are urged to consult their own tax professional as to the application to their own situation of all the tax rules relating to plan distributions. Distributions from 403(b)(7) custodial accounts that are not subject to the terms of ERISA may be made in a single lump sum payment, or in periodic payments that do not extend beyond the joint life and survivor expectancy of the participant and beneficiary.

D. QUALIFIED JOINT SURVIVOR AND ANNUITY

Unless properly waived, you will receive your vested account balance in the form of a qualified joint and survivor annuity.

1. QUALIFIED JOINT AND SURVIVOR ANNUITY DEFINED

If you are married, a qualified joint and survivor annuity is a series of periodic payments to you during your lifetime and to your spouse upon your death. The periodic payment amount your spouse receives will be a set percentage of the periodic payment amount you received during your lifetime. To determine the percentage your spouse would receive (for instance, survivor annuity), contact the plan administrator (employer).

A qualified joint and survivor annuity for a participant who is not married is a series of annuity payments for the life of the participant.

If your vested account balance is \$5,000 or less at the time of the distribution, the plan administrator has the right to pay your distribution to you in a single cash payment. If your vested account balance exceeds \$5,000, you must consent to the form of payment.

2. WAIVING THE QUALIFIED JOINT AND SURVIVOR ANNUITY

If you wish to receive your vested account balance using one of the other options listed, you (and, if you are married, your spouse) must waive the qualified joint and survivor annuity. You can waive the qualified joint and survivor annuity by completing this Distribution Request Form. After waiving the qualified joint and survivor annuity by signing this Distribution Request Form, you may receive your vested account balance using one of the other distribution methods explained below.

3. FINANCIAL EFFECT OF A QUALIFIED JOINT AND SURVIVOR ANNUITY

As stated above, a qualified joint and survivor annuity will provide periodic payments to you during your lifetime and, if you are married, to your spouse after your death. Your spouse will generally receive smaller periodic payments than you received while you were alive. For instance, assume a participant retires with a \$10,000 vested account balance. A qualified joint and survivor annuity would provide him or her with the following payments:

LIFETIME MONTHLY PARTICIPANT BENEFIT	PERCENT OF SURVIVOR ANNUITY*	MONTHLY SURVIVOR BENEFIT
\$63.40	100%	\$63.40
\$66.30	75%	\$49.72
\$67.30	66.67%	\$44.86
\$69.40	50%	\$34.70

*These estimates are derived from standard mortality tables using a participant with a 65-year old spouse beneficiary beginning payments at the age of 65. To determine the survivor annuity percentage, contact the plan administrator (usually the employer).

E. LUMP SUM PAYMENT

If you properly waive the qualified joint and survivor annuity, you may receive your entire vested account balance in one lump sum.

1. LUMP SUM PAYMENT DEFINED

A lump sum payment is the payment of your entire vested account balance.

2. FINANCIAL EFFECT AND TAX CONSEQUENCES OF A LUMP SUM PAYMENT

Generally, a lump sum payment is included in your income and taxed in the year of the distribution. There are three exceptions to this general tax rule.

a. ROLLOVER

You may avoid immediate taxation on the taxable portion of a lump sum payment if you roll the eligible assets into a Traditional individual retirement arrangement (IRA), including a SEP IRA or eligible employer plan.

A payment that is eligible for "rollover" can be taken in two ways. You have all or any portion of your payment either 1) **PAID IN A "DIRECT ROLLOVER"** to the eligible retirement plan or Traditional IRA custodian/trustee or 2) **PAID TO YOU**. A rollover is a payment of your plan or custodial account benefits to your IRA or eligible employer plan. The choice will affect the tax you owe.

If you choose a **DIRECT ROLLOVER**:

- Your payment will not be taxed in the current year and no income tax will be withheld.
- Your payment will be made directly to your IRA, or if you choose, to an eligible employer plan that allows and that accepts your rollover contribution.
- Your payment will be taxed later when you take it out of the IRA or employer plan.

If you choose to have your plan benefits **PAID TO YOU**:

- You will receive only 80% or less of the payment because the plan administrator is required to withhold 20% of the payment for federal income taxes and send it to the IRS as income tax withholding to be credited against your federal income taxes. State income tax withholding may also apply to your distribution.
- Your payment will be taxed in the current year unless you roll it over. However, if you receive the payment before the age of 59½, you also may have to pay an additional 10% tax.
- You can roll it over to your IRA, or eligible employer plan within 60 days of receiving the payment. The amount rolled over will not be taxed until you take it out of the IRA or employer plan.
- If, within 60 days of receiving your distribution, you want to roll over 100% of the payment to an IRA or eligible employer plan, you must find other money to replace the 20% that was withheld for federal income taxes and the amount withheld for state income taxes, if any. If you roll over the net amount you received, you will be taxed on the withheld amount that is not rolled over.

Payments from the qualified retirement plan or 403(b)(7) custodial account may be "eligible rollover distributions." This means that they can be rolled over to a Traditional IRA (including a SEP IRA), qualified retirement plan, 403(b)(7) custodial account, an eligible retirement plan at another qualified custodian, or to another employer qualified retirement plan that accepts rollovers. Your plan administrator or employer should be able to tell you what portion of your payment is an eligible rollover distribution. The following types of payments cannot be rolled over:

NONTAXABLE PAYMENTS—If you made after-tax contributions to the plan, these contributions may be rolled over to a Traditional IRA (including a SEP IRA) or employer plan that accepts rollovers of after-tax contributions. After-tax employee contributions generally are contributions you made from your own pay that were already taxed. The following rules apply:

- **Rollover to a Traditional IRA.** You can rollover your after-tax contributions to a Traditional IRA (including a SEP IRA) either directly or indirectly. Your plan administrator should be able to tell you how much of your payment is taxable and how much is after-tax.
If you roll over after-tax contributions to a Traditional IRA, it is your responsibility to keep track of, and report to the IRS 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 the after-tax contributions to a Traditional IRA, those amounts **CANNOT** later be rolled over to an employer plan.
- **Rollover to an Employer Plan.** You can roll over the after-tax contributions from an eligible employer plan that is qualified under Section 401(a) or 403(a) of the Code to another such plan using a direct rollover if the plan receiving the rollover provides separate accounting for such amount, including separate accounting for the after-tax contributions and earnings on those contributions. You **CANNOT** roll over such after-tax contributions to a government 457(b) plan. If you want to rollover your after-tax contributions to an employer plan that accepts such 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 rollover such contributions into an eligible employer plan.

PAYMENTS SPREAD OVER LONG PERIODS—You cannot rollover 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 your life expectancy), or
- Your lifetime and your beneficiary's lifetime (or life expectancies), or
- A period of ten years or more.

REQUIRED MINIMUM PAYMENTS—Beginning in the year you reach the age of 70½ unless still employed and not a 5% owner, (or the age of 75 for 403(b)(7) participants with determinable pre-1987 amounts) a certain portion of your payment cannot be rolled over because it is a "required minimum payment" that must be paid to you.

b. TEN-YEAR AVERAGING

IF YOU WERE BORN BEFORE JANUARY 1, 1936—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). The 10-year averaging rules often reduce the tax you owe.

CAPITAL GAIN TREATMENT IF YOU WERE BORN BEFORE JANUARY 1, 1936—In addition, if you receive a lump sum distribution and you were born before January 1, 1936, you may elect to have the part of your payment that is attributable to your pre-1974 participation in the Plan (if any) taxed as long-term capital gain at a rate of 20%. There are other limits on the special federal income tax treatment for lump sum distributions. For instance, 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. If you have previously rolled over payment, you cannot use this special tax treatment for later payments. If you roll over your payment to an IRA, you will not be able to use this special tax treatment for late payments from the IRA. Also, if you roll over only a portion of your payment to an IRA, this special tax treatment is not available for the rest of the payment. Additional restrictions are described in IRS Form 4972, which has more information on lump sum distributions and how you elect the special federal tax treatment.

c. EMPLOYER STOCK OR SECURITIES

There is a special rule for a payment from a qualified retirement 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 (or would qualify except that you do not yet have five years of participation in the Plan), 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 instance, 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 (including any net unrealized appreciation) can be rolled over to an IRA or another employer plan either in a direct rollover or a rollover that you make yourself.

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 also may apply. See IRS Form 4972 for information on these rules.

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 results from a “qualified domestic relations order,” which is an order issued by a court, usually in connection with a divorce or legal separation. Some of the rules summarized above also apply to a deceased employee’s beneficiary who is not a spouse. However, there are some exceptions for payments to surviving spouses, alternate payees, and other beneficiaries that should be mentioned.

If you are a surviving spouse, you may choose to have an eligible rollover distribution paid in a direct rollover to your Pershing Traditional IRA (including a SEP IRA), an IRA at another qualified custodian, an eligible employer plan, or paid to you. If you have the amount paid to you, you can keep it or roll it over yourself to an IRA or eligible employer plan. If you are an alternate payee, you have the same choices as the employee. Thus, you can have the amount paid as a direct rollover or paid to you. If you have it paid to you, you can keep it or roll it over yourself to an IRA or to another employer plan that accepts rollovers. If you are a beneficiary other than the surviving spouse, 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, 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 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 five years of participation.

F. PERIODIC DISTRIBUTIONS

If the qualified joint and survivor annuity is properly waived, you may elect to receive your vested account balance in installment payments.

1. PERIODIC DISTRIBUTIONS DEFINED

Periodic distributions are payments scheduled at regular intervals and expected to continue for a period of more than one full year. Special withholding rules apply to periodic distributions, unless you choose to waive withholding. You must consult with your plan administrator or tax professional to ensure that you elect the appropriate withholding amount. The payment schedule you choose cannot be longer than your single life expectancy or, if you have a beneficiary named, the joint life expectancy of you and your beneficiary.

2. FINANCIAL EFFECTS AND TAX CONSEQUENCES OF PERIODIC DISTRIBUTIONS

Generally, each periodic distribution will be included in your income in the year in which you receive it. For instance, a participant who elects to receive \$500 per month will include \$6,000 (\$500 x 12 months) in income each tax year. You can choose a direct rollover of all or any portion of your payment that is an “eligible rollover distribution,” as described above. In a direct rollover, the eligible rollover distribution is paid directly from the plan or 403(b)(7) custodial account to your Pershing custodial IRA, an IRA at another qualified custodian, or an employer plan that accepts rollovers. If you choose a direct rollover, you are not taxed on a payment until you later take it out of the IRA, or employer plan.

DIRECT ROLLOVER TO AN IRA—You can open an IRA to receive the direct rollover. If you choose to have your payment made directly to an IRA, contact your investment professional to find out how to have your payment made in a direct rollover to your Pershing Traditional IRA (or your Pershing SEP IRA). If you are unsure of how to invest your money, you can temporarily establish an IRA to receive the payment. However, in choosing an IRA, you may wish to consider whether the IRA you choose will allow you to move all or a part of your payment to another IRA at a later date, without penalties or other limitations, see IRS Publication 590, Individual Retirement Arrangements, for more information on 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 a plan, and you want a direct rollover to that plan, ask the administrator of that plan whether it will accept your rollover. If your new employer’s plan does not accept a rollover, you can choose a direct rollover to our Traditional IRA (including a SEP IRA) or an IRA at another qualified custodian.

DIRECT ROLLOVER OF A SERIES OF PAYMENTS—If you receive eligible rollover distributions that are paid in a series 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.

If you have the payments made to you, it is subject to 20% federal income tax withholding, and perhaps state income tax withholding. The payment is taxed in the year you receive it unless, within 60 days, you roll it over to our Traditional IRA, an IRA at another qualified custodian, or an employer plan that accepts rollovers. If you do not roll it over, special tax rules may apply.

G. TAX WITHHOLDING

The following information pertains only to federal income tax withholding. State income tax withholding, if any, will obviously reduce the net distribution payments in the examples. Contact your tax professional for important information regarding federal and state income tax withholding. Rates are subject to change without notice.

MANDATORY FEDERAL WITHHOLDING—If any portion of the payment to you is an eligible rollover distribution, 20% of that amount must be withheld by federal law. For instance, without regard to state income taxes, if your eligible rollover distribution is \$10,000, only \$8,000 will be paid to you because \$2,000 must be withheld as federal income tax. State taxation may increase the amount withheld. However, when you prepare your federal income tax return for the year, you will report the full \$10,000 as a payment. You will report the \$2,000 as tax withheld, and it will be credited against any income tax you owe for the year. A similar procedure would apply to any state income tax withholding applicable to the distribution.

VOLUNTARY WITHHOLDING—If any portion of your payment is not an eligible rollover distribution but is taxable, the mandatory withholding rules described above do not apply. In this case, you may elect not to have withholding apply to that portion. To elect out of withholding, complete Section VI of the attached distribution request.

SIXTY-DAY ROLLOVER OPTION—If you have an eligible rollover distribution paid to you, you can still decide to roll over all or part of it to our Traditional IRA (including your Pershing SEP IRA), an IRA at another qualified custodian, or an employer plan that accepts rollovers. If you decide to roll over, you must make the rollover 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 IRA or the employer plan.

You can roll over up to 100% of the eligible rollover distribution, including amounts withheld. If you choose to roll over 100%, you must find other money within the 60-day period to contribute to the IRA or the employer plan to replace the amount that was withheld. On the other hand, if you roll over only the portion that you received, you will be taxed on the amount that was withheld.

EXAMPLE—Your eligible rollover distribution 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 an IRA or employer plan. To do this, you roll over the \$8,000 you received, 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 IRA or employer plan. If you roll over the entire \$10,000, when you file your income tax return you may get a refund 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 THE AGE OF 59½—If you receive a payment before you reach the age of 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 does not apply to your payment if it is (1) paid to you because you separate from service with your employer during or after the year you reach the age of 55, (2) paid because you retire due to disability, (3) paid to you as equal (or almost equal) payments over your life or joint life expectancy (of your and your beneficiary's lives or life expectancies), or (4) used to pay certain medical expenses. See IRS Form 5329 for more information on the additional 10% tax.

SPECIAL TAX TREATMENT IF YOUR ELIGIBLE ROLLOVER DISTRIBUTION IS NOT ROLLED OVER—It will be taxed in the year you receive it, however, if it qualifies as a “lump sum distribution,” it may be eligible for special tax treatment. A lump sum distribution is a payment, within one year, of your entire balance that is payable to you because you have reached the age of 59½ or have separated from service with your employer (or, in the case of a self-employed individual, because you have reached the age of 59½ years or have become disabled). For a payment to qualify as a lump sum distribution, you must have been a participant in the plan for at least five years.

H. ANNUITY CONTRACT

If the qualified joint and survivor annuity is properly waived, you may purchase an annuity contract with your vested account balance. This distribution option allows you to choose the type of annuity contract you wish to purchase.

1. ANNUITY CONTRACT DEFINED

You may use your vested account balance to purchase a term certain annuity, a single life annuity or any other form of annuity. A term certain annuity would distribute a specified amount to you and your beneficiary for a specified number of years. A single life annuity would distribute a specified amount to you for your lifetime and would cease distributions after your death.

2. FINANCIAL EFFECT AND TAX CONSEQUENCES OF THE ANNUITY

If you elect to use your vested account balance to purchase a single life annuity, you will receive payments as long as you are alive. For instance, a participant who is the age of 65 years with a \$10,000 vested account balance will receive \$76.60 per month while he or she is alive.

I. BENEFICIARY DISTRIBUTION OPTIONS

If you are the designated beneficiary of a deceased participant's vested account balance, you are eligible to receive a distribution.

If the participant died before distributions commenced and you are a spouse beneficiary, distributions must be paid to you (if applicable) in the form of a qualified preretirement survivor annuity, unless the annuity requirement was properly waived. If you are a nonspouse beneficiary, you will not receive the deceased participant's vested account balance unless the participant properly waived the requirement that his or her spouse be the beneficiary of the vested account balance. A participant waives the annuity requirement by completing a “Designation of Beneficiary” Form and obtaining his or her spouse's written consent to the waiver.

If the participant did not execute the required waivers, then his or her vested account balance will be paid to you in the form of a preretirement survivor annuity.

If you are the beneficiary of a participant who was not married, or if the participant had a vested account balance of \$5,000 or less, then the vested account balance may be paid to you in a form other than a preretirement survivor annuity, even if no waiver was signed.

If the preretirement survivor annuity was properly waived by the participant and his or her spouse (if applicable), then you may receive the entire vested account balance in a lump sum payment as explained in Section E1 of the Distribution Request Disclosure. The rollover option described in Section E2a is available only if you are the spouse of the deceased participant.

The other distribution option available to you as a beneficiary is explained in Section F, “Periodic Distributions.” However, the payment schedule you choose cannot be longer than your single life expectancy. Other special rules may apply if you are the beneficiary and select installment payments.

SUMMARY

Your distribution from a qualified retirement plan or a 403(b)(7) custodial account that is subject to the terms of ERISA will be paid to you in the form of a qualified joint and survivor annuity unless you properly waive the qualified joint and survivor annuity and elect one of the other distribution options explained above. If you have tax-related questions about your distribution, please see a competent tax professional.

QUALIFIED RETIREMENT PLAN AND 403(b)(7) DISTRIBUTION REQUEST FORM

Use of this form will result in a distribution reportable to the Internal Revenue Service (IRS).

SELECT ONE: 401(k) PLAN PROFIT SHARING PLAN MONEY PURCHASE PENSION PLAN TARGET BENEFIT PLAN 403(b)(7) CUSTODIAL ACCOUNT

I. PARTICIPANT INFORMATION

NOTE: To facilitate tax reporting, this form should be used only for qualified retirement plan distributions for participants with established brokerage accounts. For plans without participant brokerage accounts, distributions are normally paid to the plan for further distribution and tax reporting. If desired, plan trustees may establish participant brokerage accounts to accommodate distributions for participants and tax reporting by the custodian. An account termination fee will be charged. See your investment professional or financial organization for instructions on how to establish participant brokerage accounts and related fees.

NAME: _____ ACCOUNT NUMBER: -
DATE OF BIRTH: / / STATE OF RESIDENCE: (For state tax purposes)

II. TYPE OF DISTRIBUTION (Select one. As permitted in the Adoption Agreement)

- ATTAINMENT OF AGE 59½** (Available only if provided by employer in Adoption Agreement)
- ATTAINMENT OF NORMAL RETIREMENT AGE** (As defined by the plan)
- IN-SERVICE WITHDRAWAL** (Available only if provided by employer in Adoption Agreement)
- RETURN OF EXCESS CONTRIBUTION FOR TAX YEAR**
(Available for 401(k) and 403(b) plans only)
- REQUIRED MINIMUM DISTRIBUTION** (Age 70½ or older. Not subject to mandatory withholding)
- 72(t)** (Substantially equal periodic payment available only if you are separated from service)
- TERMINATION OF EMPLOYMENT/SEVERANCE FROM EMPLOYMENT**
- THIS IS A PLAN TERMINATION. THE PLAN WILL TERMINATE ON** _____

SPECIFY EXCESS AMOUNT, MONTH, DAY, AND YEAR CONTRIBUTION WAS MADE:

\$ _____ Date: _____

EARNINGS ACCRUED ON EXCESS CONTRIBUTION \$ _____

- DEATH OF PARTICIPANT** (Copy of death certificate must be attached)
- HARDSHIP** (Not available for money purchase pension plans and target benefit plans)
- PERMANENT DISABILITY** (Within the meaning of IRC Section 72(m)(7))

NOTE: A distribution of plan assets and closing a plan account does not necessarily terminate a plan. All participants must be notified and given payout options. The plan must be kept in compliance until all assets are distributed to participants. Termination should be indicated on Form 5500. Form 5310 should be filed for an IRS determination letter. Plan trustees should seek legal and tax counsel on these procedures.

III. DIRECT ROLLOVER

- PLEASE DISTRIBUTE AS A DIRECT ROLLOVER FOR MY BENEFIT TO THE FOLLOWING QUALIFIED PLAN OR IRA CUSTODIAN: (Include account registration)

(Acceptance letter and delivery instructions from above plan sponsor or IRA custodian must accompany this distribution request)

- PLEASE ROLLOVER THE DISTRIBUTION TO THE FOLLOWING PERSHING RETIREMENT ACCOUNT: -

NOTE: By signing this form you acknowledge that you are aware of the rollover rules and irrevocably designate this distribution as a rollover distribution.

IV. PERIODIC DISTRIBUTION (If you want a one-time distribution, complete Section V)

TYPE: (Select one) NEW REQUEST CHANGE OF INSTRUCTION (Will replace existing instruction) PAYMENT IN THE AMOUNT OF \$ _____
 INCOME (Dividends and capital gains) AND INTEREST

FREQUENCY: (Select one) MONTHLY QUARTERLY SEMI-ANNUALLY ANNUALLY (Month/Day/Year) / /

If no date is indicated, the first day of the next month will be selected. If the day selected falls on a non business day, your distribution will be paid on the first business day thereafter, if sufficient cash is available. Select a tax withholding election in Section VI.

V. DISTRIBUTION METHOD (Select one)

- ONE-TIME DISTRIBUTION**
 - Payment in the amount of \$ _____
 - In-kind distribution of securities (Indicate description and quantity)
 - DESCRIPTION _____ QUANTITY _____
 - _____
- TOTAL DISTRIBUTION** (Select one—account will be closed)
 - Distribute entire account in cash (Please arrange to have your investment professional liquidate all assets)
 - Register and deliver securities and cash
 - Fees enclosed or charge to the following Pershing account: -

VI. FEDERAL AND STATE WITHHOLDING ELECTION (Form W-4P/OMB #1545-0415)

Taxes withheld and not rolled over may be subject to a premature distribution penalty.

- DO NOT WITHHOLD FEDERAL INCOME TAX FROM MY DISTRIBUTION.** (This election applies only to distributions NOT subject to 20% mandatory federal income tax withholding)
- WITHHOLD FEDERAL INCOME TAX FROM MY DISTRIBUTION.** (State income tax withholding may be required when you elect federal income tax withholding)
AT THE RATE OF _____% OR \$ _____
- DO NOT WITHHOLD STATE INCOME TAX FROM MY DISTRIBUTION.**
- WITHHOLD STATE INCOME TAX ACCORDING TO MY STATE OF RESIDENCY; OR** _____% OF THE DISTRIBUTION OR \$ _____ STATE INCOME TAX.
(\$ amount not available for periodics)



If no withholding election is made regarding federal income tax, the custodian is required to withhold federal and appropriate state income tax. Penalties may be incurred under the estimated tax payment rule if your withholding and/or estimated tax payments are not sufficient. In compliance with the "Unemployment Compensation Amendments of 1992," if you do not elect a direct rollover (see Section E2a of the instructions pertaining to this form), the custodian is required to withhold 20% federal income tax (and corresponding state income tax) from all distributions that are eligible for rollover not paid directly to an eligible retirement plan. Rates are subject to change without notice. By my signature below, I authorize my investment professional to execute on my behalf any document necessary to effectuate my intentions with respect to the foregoing instructions, including without limitation Internal Revenue Service (IRS) Form W-4P or any successor thereto.

VII. ANNUITY—WAIVER AND SPOUSAL CONSENT

CHECK ONE: (Not applicable to Safe Harbor Profit Sharing Plans)

- QUALIFIED JOINT AND SURVIVOR ANNUITY OR SINGLE LIFE ANNUITY** (If this box is not checked, be sure to consult Section 5 of the Basic Plan Document for Qualified Retirement Plans, Article IV of the 403(b)(7) Custodial Agreement, the "Distribution Options" section of instructions pertaining to this form, and your legal and tax professional.)
- I AM NOT MARRIED. I HEREBY ELECT TO WAIVE THE SINGLE LIFE ANNUITY FORM OF PAYMENT.**
- I AM MARRIED BUT UNABLE TO LOCATE MY SPOUSE.**
- I AM MARRIED. I HEREBY ELECT TO WAIVE THE QUALIFIED JOINT AND SURVIVOR ANNUITY FORM OF PAYMENT. I UNDERSTAND THAT MY SPOUSE MUST ALSO CONSENT TO THIS WAIVER.**

NOTE: If you have named someone other than your spouse as your sole primary beneficiary, your spouse must have consented to that designation for it to be valid.

SPOUSAL CONSENT TO WAIVER OF QUALIFIED JOINT AND SURVIVOR ANNUITY:

I consent to the form of distribution selected by my spouse and I hereby waive my rights to a spousal survivor annuity. I understand that by consenting to this waiver I may be forfeiting spousal death benefits. I understand this consent cannot be revoked unless my spouse revokes the above waiver.

SPOUSE'S SIGNATURE: _____ DATE: _____

NOTARY PUBLIC: _____ DATE: _____

VIII. DELIVERY INSTRUCTIONS

- MAIL TO ADDRESS OF RECORD** **OVERNIGHT DELIVERY** (Fees will be assessed) **MAIL TO:**

ALTERNATE PAYEE: _____

ALTERNATE ADDRESS: _____

PLEASE DISTRIBUTE THE ASSETS TO THE FOLLOWING PERSHING NON-RETIREMENT ACCOUNT: -

- FEDERAL FUND WIRE** (Provide wire instructions of the receiving financial organization. Not available for periodic or third party distributions. Fees will be assessed.)

NOTE: Pershing is unable to deliver assets via federal fund wire unless we are provided with the legal address of the account holder who is requesting the distribution. If the address on file is not the legal address, please provide this information along with the distribution request. **LEGAL ADDRESS:** _____

ACCOUNT WITH FINANCIAL ORGANIZATION

BANK NAME: _____

CITY: _____ STATE: _____

ABA NUMBER: _____

ACCOUNT NUMBER: _____

ACCOUNT TITLE: _____

INTERMEDIARY ORGANIZATION (Use if more than one bank)

BANK NAME: _____

CITY: _____ STATE: _____

ABA NUMBER: _____

IX. PARTICIPANT'S SIGNATURE

PARTICIPANT'S SIGNATURE: _____ DATE: _____

X. SAFE HARBOR PROVISION (Please complete this section for all profit sharing and 401(k) plan distributions)

The Safe Harbor Provision: **HAS BEEN ELECTED IN THE ADOPTION AGREEMENT** **HAS NOT BEEN ELECTED IN THE ADOPTION AGREEMENT**

XI. EMPLOYER INFORMATION AND SIGNATURE

EMPLOYER'S OR ADMINISTRATOR'S SIGNATURE REQUIRED: _____ DATE: _____

EMPLOYER'S OR ADMINISTRATOR'S NAME: _____

TAX IDENTIFICATION NUMBER: -

SIGNATURE BELOW IS GUARANTEED BY: (Required for all distributions)

FIRM NAME: _____

APPROVED BY: (Print name and title) _____

APPROVER'S SIGNATURE: _____

MAIL TO:
Pershing
Retirement Products Department
One Pershing Plaza,
Jersey City, New Jersey 07399

USE OF THIS FORM WILL RESULT IN A DISTRIBUTION REPORTABLE TO THE IRS. PLEASE COMPLETE, SIGN, AND FORWARD TO YOUR INVESTMENT PROFESSIONAL. INVESTMENT PROFESSIONALS SHOULD CHECK WITH THEIR OPERATIONS DEPARTMENT BEFORE SUBMITTING A DISTRIBUTION REQUEST FORM, TO ENSURE THAT FIRM PROCEDURES ARE BEING FOLLOWED.