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## ROLLOVER/TRANSFER FROM UTAH RETIREMENT SYSTEMS (URS) SAVINGS PLANS

- INSTRUCTIONS:**
1. Use this form to request a direct rollover/transfer of vested funds from your URS 401(k) Plan, 457 Plan, Traditional IRA, or Roth IRA.
  2. Review both sides of this form and the enclosed *Special Tax Notice Regarding Plan Payments* before completing.
  3. Unvested 401(k) funds cannot be transferred or rolled over.
  4. **Sign in the presence of a notary public** (A notary is **not required** if you have an account balance of \$5,000 or less or if you are rolling over to another URS plan).
  5. **In order for the transfer/rollover to be processed** you must provide **one** of the following:
    1. Include a statement from the receiving plan; or
    2. Include a letter of acceptance from the receiving plan; or
    3. Have the plan administrator of the receiving plan complete and sign *Section F - Plan Acceptance*.

### SECTION A - MEMBER INFORMATION

Name (First, Middle, Last)	SSN or Account #	
Mailing Address	Daytime Phone Number ( )	
City	State	Zip

### SECTION B - URS SAVINGS PLAN INFORMATION (the plan you wish to transfer/rollover **OUT** of)

1. The funds for this transfer/rollover should be drawn from my (select only one):  
☐ 401(k) ☐ 457 ☐ Traditional IRA ☐ Roth IRA (may only be transferred to another Roth IRA)
2. Eligibility for transfer/rollover (not required for traditional or Roth IRA; see back for eligibility rules):  
☐ Last Day of Employment: ☐ Age 59 ½ (**401(k)**) ☐ Age 70 ½ (**457**) ☐ Disability (**401(k)**) (Documentation Required) ☐ Qualified Trustee-to-Trustee Transfer (see back for details)
3. I am over the age of 70 ½ and still employed; please issue a Required Minimum Distribution (RMD) before you rollover my funds.\*  
☐ Yes, issue RMD before rollover \* See Required Minimum Distribution on reverse for details.

### SECTION C - AMOUNT OF TRANSFER/ROLLOVER

1. Transfer/Rollover Amount: ☐ Full Balance **or** ☐ Partial Balance \$ \_\_\_\_\_
2. Payment Date: ☐ As soon as possible **or** ☐ Payment issued on \_\_\_\_\_ (mm/dd/yyyy)

### SECTION D - NEW ACCOUNT INFORMATION (information about the plan you wish to transfer/rollover **TO**)

Name of Trustee/Custodian	Plan Type (401(k), 457(b), 403(b), traditional IRA, Roth IRA (see reverse for Roth details))	
Mailing Address	Trustee/Custodian Phone Number	Account Number
City	State	Zip

### SECTION E - SIGNATURE AND NOTARIZATION (Review the instructions at the top of this page.)

I certify that the information provided on this form and on any attached forms is true, correct, and complete to the best of my knowledge. I authorize representatives of Utah Retirement Systems to verify any or all of the information submitted. I acknowledge and agree that any false or misleading information submitted on this form or any attached form may subject me to personal liability, and Utah Retirement Systems may exercise its rights against me if damaged by false or misleading information submitted by me. I also certify that I am eligible for a transfer/rollover of vested funds from the Plan. I understand funds left in the Plan are subject to market fluctuations, and I accept full responsibility for any decrease that may occur in my expected payout due to declining financial markets.

**Print Your Name Here**

Signature	Date
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See **Instructions** at top of page for **notary policy**

State of \_\_\_\_\_, County of \_\_\_\_\_  
On this \_\_\_\_\_ day of \_\_\_\_\_, in the year 20 \_\_\_\_\_,  
the above named individual personally appeared before me and proved on the  
basis of satisfactory evidence to be the person whose name is subscribed to this  
instrument and acknowledged that he/she executed the same.

Notary Signature \_\_\_\_\_ My commission expires \_\_\_\_\_

### SECTION F - PLAN ACCEPTANCE (This section to be completed by the receiving institution.)

I, the plan administrator of the receiving plan named in Section D certify that an eligible savings plan has been established for benefit of the individual indicated above which meets the requirements of the applicable Internal Revenue Code of the plan indicated in Section D. I, the plan administrator, agree to accept this transfer/rollover from the plan indicated in Section B.

Type of Receiving Plan	Phone Number	
Authorized Signature	Title	Date

## 401(K) ELIGIBILITY FOR TRANSFER/ROLLOVER

**Last Day of Employment:** You are eligible for a rollover of your vested funds if you terminate or retire from a participating employer. If you are rehired by the same or a different participating employer, you will no longer be eligible to rollover your funds. An individual on leave of absence or a school employee at the end of a contract year is *not* considered to have separated from service.

**Disability:** To be eligible for a rollover due to disability you must be approved for long-term disability through either your disability insurance carrier or through Social Security. Documentation is required to demonstrate your disability status.

**Over Age 59 ½:** Once you have reached age 59 ½, you may make up to four withdrawal/rollover elections from your account each calendar year (if you are still employed). One election could include any of the following: full balance rollover, partial balance rollover, monthly payments, partial balance payments, your full balance, or any other withdrawal option available in this plan.

**Qualified Trustee-to-Trustee Transfer:** Vested account balances in the 401(k) Plan may be transferred on a trustee-to-trustee basis to another qualified plan (401(k) or 401(a)) if one of the following conditions are met:

- (a) You are no longer eligible to participate in a Utah Retirement System (pension);
- (b) Your employer does not participate in the URS 401(k) Plan; or
- (c) You are completing a service purchase for a governmental defined benefit plan.

Eligibility will be verified by URS before the transfer can take place.

## 457 ELIGIBILITY FOR TRANSFER/ROLLOVER

**Last Day of Employment:** You are eligible for a rollover of your funds if you terminate or retire from a participating employer. If you are rehired by the same or different participating employer, you will no longer be eligible to rollover your funds. An individual on leave of absence or a school employee at the end of a contract year is *not* considered to have separated from service.

**Over Age 70½:** Once you have reached age 70½, you may make up to four withdrawal/rollover elections from your account each calendar year (if you are still employed). One election could include any of the following: full balance rollover, partial balance rollover, monthly payments, partial balance payments, your full balance, or any other withdrawal option available in this plan.

**Qualified Trustee-to-Trustee Transfer:** Account balances in the 457 Plan may be transferred on a trustee-to-trustee basis to another 457(b) plan if one of the following conditions are met:

- (a) You are no longer eligible to participate in a Utah Retirement System (pension);
- (b) Your employer does not participate in the URS 457 Plan; or
- (c) You are completing a service purchase for a governmental defined benefit plan.

Eligibility will be verified by URS before the transfer can take place.

## TRADITIONAL AND ROTH IRA ELIGIBILITY FOR ROLLOVER

There are no eligibility rules for a traditional or Roth IRA rollover; a rollover can be made at any time. However, you can make only one rollover from an IRA to another (or the same) IRA in any 12-month period, regardless of the number of IRAs that you own. For additional information see *IRS Announcement 2014-15* and *IRS Announcement 2014-32*.

## CONVERSIONS/ROLLOVERS TO A ROTH IRA

You can roll over vested 401(k) and 457 plans directly into a Roth IRA. If you choose to make a direct rollover of your 401(k) or 457 plan to a Roth IRA, the amount of your rollover will be included in your taxable income. No taxes will be withheld for these rollovers unless you submit a *Substitute W-4P* form.

To convert your URS Traditional IRA to a URS Roth IRA you must complete a *URS Roth IRA Conversion Application*.

To convert your URS Traditional IRA to a Roth IRA with a different provider you must first transfer the URS Traditional IRA to another traditional IRA outside of URS.

There is no limit to the amount of conversions or 401(k)/457 rollovers you can make to a Roth IRA.

## REQUIRED MINIMUM DISTRIBUTION

Once you reach age 70 ½, and are no longer employed by an employer participating with URS, the IRS requires you to begin taking **at least** the required minimum distribution (RMD) from your vested account each year. If you request a transfer/rollover from your 401(k) or 457 account and have not satisfied your annual RMD, URS is *required* to withhold this amount and send it to you. This requirement does not apply to a traditional IRA or Roth IRA.

If you are over age 70 ½ and are still working for an employer participating with URS you are not required to take an RMD from your vested 401(k) or 457 account. However, if you will be leaving service before the end of the calendar year, URS can withhold your RMD before rollover if you choose. If you wish to make this election please indicate so in *Section B*.

## ADDITIONAL ROLLOVER/TRANSFER INFORMATION

Your signature must be notarized for URS to complete the direct rollover/transfer if your account balance is greater than \$5,000.

## PROCESSING TIME

Transfers/rollovers may take approximately 10 working days to be processed. URS is not responsible for market fluctuations that may decrease your expected transfer/rollover due to declining financial markets occurring during this processing period.

## Utah Retirement Systems 401(k) and 457 Plans

### Special Tax Notice Regarding Plan Payments

This notice explains how you can continue to defer federal income tax on your retirement savings in the URS 401(k) and 457 Plans, and contains important information you will need before you decide how to receive your Plan payments. This notice is provided to you because all or part of the payment you will soon receive from the Plan may be rolled over, by you or your plan administrator, to an IRA or an eligible employer plan. A rollover is a payment of all or part of your 401(k) or 457 to another plan or IRA that allows you to continue to postpone taxation of that payment until it is paid to you. However, if you do not wish to postpone taxation, your payment can also be rolled over to a Roth IRA; pre-tax amounts rolled over to a Roth IRA will be subject to income tax in the year of distribution. Your payment cannot be rolled over to 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 need to ask if the plan accepts rollovers and, if so, the types of distributions it accepts as a rollover. You should also inquire if any documents are required to be completed before the receiving plan will accept a rollover. Even if an eligible employer plan accepts rollovers, it might not accept rollovers of certain types of distributions. If an eligible 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 requesting the rollover. If you have additional questions after reading this notice, please contact our Defined Contribution Department at **800-688-401k** or **801-366-7720**.

#### ***Payments That Cannot Be Rolled Over***

**Payments Made to a Coverdell Savings Plan.** You cannot rollover a URS 401(k) or 457 into this type of account.

**Payments Spread Over Long Periods.** You cannot rollover a payment if it is part of a series of equal (or almost equal) payments made at least once a year and will last for: your lifetime (or a period measured by your life expectancy), or a period of 10 years or more.

**Required Minimum Distributions.** 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 distribution (RMD) that must be paid to you.

**Hardship Distributions.** A hardship distribution cannot be rolled over.

**Corrective Distributions.** A distribution made because legal limits on certain contributions were exceeded cannot be rolled over.

#### ***Rollover Options***

There are two ways you may be able to receive a Plan payment that is eligible for rollover: a direct rollover or a payment paid to you.

#### ***Direct Rollover***

A direct rollover is a direct payment of the amount of your Plan benefits to an 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. Payments made to a qualified employer plan or traditional IRA will not be taxed until you later take it out of the receiving traditional IRA or eligible employer plan. Payments made to a Roth IRA are subject to taxation in the year of distribution. No income tax withholding is required for any portion of your Plan for which you choose a direct rollover.

#### ***Direct Rollover to an IRA***

You can open a traditional IRA or Roth IRA to receive the direct rollover. If you choose to have your payment made directly to an IRA, contact our Defined Contribution Department or an IRA sponsor (usually a financial institution) to find out how to have your payment made in a direct rollover to an IRA. However, in choosing an IRA, you may wish to inquire whether the IRA you choose allows you to move all or 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 an Employer Plan**

If you are employed by a new employer with an eligible retirement savings 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 an 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 that plan's administrator before making your decision.

## **Change in Tax Treatment Resulting from a Direct Rollover**

The tax treatment of any payment from the eligible employer plan, or IRA, receiving your direct rollover might be different than if you received your payment in a taxable distribution directly from your URS Plan. For example, if you were born before January 1, 1936, you might be entitled to 10-year averaging or capital gain treatment. However, if you have your payment rolled over to a section 403(b) tax-sheltered annuity, a governmental 457 plan, or an IRA, your payment will no longer be eligible for that special treatment. See the following sections entitled, *Additional 10% Tax if You are Under Age 59½* and *Special Tax Treatment if You Were Born Before January 1, 1936* (page 3).

## **Direct Rollover Summary**

If you choose a direct rollover to a traditional IRA or an eligible employer plan:

- Your payment will not be taxed in the current year and no income tax will be withheld.
- You choose whether your payment is made directly to your traditional IRA or to an eligible employer plan that accepts your rollover.
- 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 if you received a taxable distribution from this Plan.

If you choose a direct rollover to a Roth IRA:

- Your payment will be subject to income tax in the year of distribution.
- A direct rollover of your distribution to a Roth IRA avoids the 10% tax on early distributions.
- Amounts withheld for income tax that are not rolled over may be subject to the additional 10% tax on early distributions.
- You should consult a tax advisor if you are interested in rolling over your distribution to a Roth IRA.

## **Payment Paid to You**

If your payment is made to you in cash, it is subject to 20% federal income tax withholding. The payment is taxed in the year it takes place 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.

## **Mandatory Withholding**

For withdrawals that you do not roll over, 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 *60-day Rollover Option* to follow), 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. *Note: There will be no income tax withholding if your payment is less than \$200.*

## **Voluntary Withholding**

If any portion of your payment is taxable, but is not eligible to be rolled over under the rules listed within this notice (see page 1 for *Payments That Cannot Be Rolled Over*), the mandatory withholding rules do not apply. In this case, you may elect not to have withholding apply to that portion. If you do nothing, "an amount will be taken out" of this portion of your payment for federal income tax withholding (depending on the type of payment). To elect out of withholding, contact our office to obtain a *Substitute W-4P* form and related information.

## **60-day Rollover Option**

If you receive a payment that can be rolled over under the rules listed within this notice, you can still decide to roll over all or part of it to an IRA or to an eligible employer plan that accepts rollovers. If you decide to do a rollover, 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. You can roll over up to 100% of your payment 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 replace the 20% that was withheld. Or if you roll over only the 80% of the taxable portion you received, you will be taxed on the 20% that was withheld.

**Example:** The taxable portion of your payment that can be rolled over 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 new account. Also, 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, instead, 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** **(applies to the 401(k) plan only; 457 plans are not subject to this tax)**

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. See IRS Form 5329 for more information on the additional 10% tax.

### **Exceptions to the Additional 10% Tax**

The additional 10% tax generally does not apply to: 1) payments paid after you separate from service with your employer during or after the year you reach age 55; 2) payments paid to a *qualified public safety employee* who separates from service as a *qualified public safety employee* during or after the year they reach age 50 (a *qualified public safety employee* provides police protection, firefighting or emergency medical services within the jurisdiction of the employing state or political subdivision); 3) payments paid due to total and permanent disability; 4) payments paid as equal (or almost equal) payments over your life or life expectancy (or yours and your beneficiary's life or life expectancies); 5) payments paid directly to the government to satisfy a federal tax levy; 6) payments paid to an alternate payee under a domestic relations order; 7) payments paid to a beneficiary due to death; 8) payments up to the amount you paid for unreimbursed medical expenses during the year, minus 10% (or 7.5% if you or your spouse were born before January 2, 1951) of your adjusted gross income for the year; 9) qualified reservist distributions from your elective deferrals while serving on active duty for at least 180 days. See IRS Form 5329 for more information on the additional 10% tax.

### **Special Tax Treatment if You Were Born Before January 1, 1936** **(applies to the 401(k) plan only)**

If you receive a payment from the 401(k) plan that can be rolled over and you do not roll it over, 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. 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. 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:

#### **10-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): 10-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 you receive in that same year. You may not elect this special tax treatment if you rolled amounts into your 401(k) from a 403(b) tax-sheltered annuity contract, a governmental 457 plan, 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 an 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, 457 plan, or annuity. Also, if you roll over only a portion of your payment to an 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.

### **Qualified Reservist Distribution**

If you have been called to active duty for more than 179 days or for an indefinite period, you are eligible to withdraw elective deferrals (your contributions) from your 401(k) account without the 10% early withdrawal tax. The distribution must be made no earlier than the date of the order or call to active duty and no later than the close of the active duty period. Also, upon your return from active duty, you may redeposit any funds that you withdrew, to an IRA, for up to 2 years from the end of active service. These amounts would be above and beyond the current contribution limits. You must be ordered or called to duty after September 11, 2001.

### **Payment Paid to You Summary**

If you choose to have a Plan payment that is eligible for roll over 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 to a traditional IRA or eligible employer plan. 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 on distributions from the 401(k) (does not apply to the 457 plan).
- You can roll over all or part of the payment by paying it to your IRA or to an eligible employer plan that accepts your rollover within 60 days after you receive the payment. Amounts rolled over to a traditional IRA or eligible employer plan will not be taxed until you take it out of the new traditional IRA or eligible employer plan. Amounts rolled over to a Roth IRA will be subject to income tax in the year of the distribution.
- 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 not rolled over.

### ***Your Right to Waive the 30-day Notice Period***

Generally, a direct rollover or a payment cannot 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 signing the withdrawal/rollover application. Your withdrawal will then be processed in accordance with your election as soon as practical after it is received by our office.

### ***Surviving Spouses, Alternate Payees, and Other Beneficiaries***

In general, the rules summarized above for 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 domestic relations order, which is an order 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 paid in a direct rollover to an IRA or 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 an IRA or to an eligible employer plan. Thus, you have the same choices as the employee. If you are a designated beneficiary, other than a surviving spouse or an alternate payee, you can choose to take a payment or direct rollover to an IRA, which will be treated as an inherited IRA subject to the minimum distribution rules applicable to beneficiaries. You cannot choose a direct rollover to an eligible employer plan, and you cannot roll over the payment yourself.

### **Special Rules**

If you are a surviving spouse, an alternate payee, or another beneficiary, your payment is generally not subject to the additional 10% tax described above, even if you are younger than age 59½. *\*Note: If you choose to roll over to an IRA or an eligible employer plan in your name, the funds rolled over will be subject to the rules and tax treatment of the new IRA or eligible employer plan. Thus, you may be subject to the additional 10% tax described above.* 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. See the section entitled *Special Tax Treatment if You Were Born Before January 1, 1936*. If you receive a payment because of an 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 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 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 website at [www.irs.gov](http://www.irs.gov), or by calling **1-800-TAX-FORMS**.