

PURPOSE

This form is to be used for Participants who are requesting distributions. For Direct Disbursement Rollover Requests attach Form #568509. The Plan Administrator verifies all necessary sections are complete.

INSTRUCTIONS

- Section I** Complete the Plan and Participant information. If the distribution is for a beneficiary be sure to complete the appropriate line items and attach a list of all beneficiaries with their calculated pro rata share of the distribution.
- Section II** Put a check in the box next to the reason for distribution. "Other" can be used for corrective distributions.
- Section III** Put a check in the box next to the type of payment to be made to the Participant. If the Participant will receive Periodic payments be sure to complete Sections IV & VI. If the payment is an Annuity or Rollover be sure to complete and attach the appropriate forms. If the Participant has selected a Direct Rollover and is taking receipt of part of the distribution, check both the Specific Amount & Rollover boxes. Indicate the specific dollar amount. Complete and attach the Rollover form. For ineligible contributions (i.e. ADP, ACP test failures, over deferrals, 415 violations), note the reason for the return in Section VIII.
- Section IV** Indicate the Commencement Date and put a check in the box for the specifications of the Periodic Payment and complete a form W4P. If desired, complete and attach Authorization for Electronic Deposit for Periodic Payment Form #568501. Indicate insurance premiums: life, health and other premiums. Attach special instructions naming insurance company and mailing instructions.
- Section V** Put a check in the box next to where the payment should be mailed. For direct rollovers the specific information is requested on the Direct Distribution Rollover Request Form #568509. **NOTE: This section only directs where the distribution check(s) will be mailed.**
- Section VI** Put a check in the box next to the periodic payment frequency.
- Section VII** If a Joint & 50% Survivor payment is selected in Section IV, provide the spousal information requested.
- Section VIII** Attach or note any additional instructions that may be required to facilitate the processing of the Participant's distributions described in Section III. Uses for this section include: unpaid loan balances that will be repaid, payment of insurance cash value, mailing instructions for insurance premiums or periodic distribution.
- Section IX** If distribution of company stock will be taken, indicate if it is to be issued in shares or cash by checking the appropriate box.
- Section X** The Participant or Beneficiary must complete this section as authorization of the distribution requested. They also certify that the appropriate Distribution Election Notice and Special Tax Notice have been provided and are understood.
- Section XI** **The Plan Administrator must complete this section** as authorization that the Participant has completed all necessary information, has been provided with the Distribution Election Notice and Special Tax Notice and has supplied the Spousal Consent waiver (if applicable).
- Section XII** To be completed by WySTAR Global Retirement Solutions.

If you have any questions regarding this form please contact Participant Account Services at 1-866-679-7077.

RETIREMENT SERVICES DISTRIBUTION REQUEST

Section I - PLAN NAME

PARTICIPANT NAME		SOCIAL SECURITY NUMBER	VESTED PERCENTAGE	
DATE OF BIRTH	PARTICIPATION DATE	DATE OF HIRE	DATE OF TERMINATION	
ADDRESS		CITY	STATE	ZIP
BENEFICIARY NAME (IF APPLICABLE)*		RELATIONSHIP	SOCIAL SECURITY NUMBER	
ADDRESS		CITY	STATE	ZIP

*FOR MULTIPLE BENEFICIARIES, ATTACH LIST, AND CALCULATE PRO RATA SHARE OF DISTRIBUTION

Section II - REASON FOR DISTRIBUTION

- Termination
- Retirement
- Disability
- Withdrawal
- Hardship
- Other
- Death
- Minimum Distribution

Section III - TYPE OF PAYMENT

- Total Account Balance
- Specific Amount \$ _____
- Return Ineligible Contribution
- Taxable Year _____
- Periodic (See Sec. IV, VI)
- Annuity (Att. Form #9201)
- Rollover (Att. Form #568509)
- \$ _____

Section IV - PERIODIC PAYMENT SPECIFICATIONS/DEDUCTIONS

- Commencement Date _____
- Life Only
- Specific Payment Amount \$ _____
- Employee After Tax Amount Pre-1987 \$ _____ Post-1986 \$ _____
- Insurance Premium Life \$ _____ Health \$ _____ Other \$ _____
- Joint & 50% Survivor (See Section VII)
- Period Certain of _____ Years

Section V - MAILING INSTRUCTIONS

- Mail participant check to:
 - Company
 - Participant
- Mail rollover check to:
 - Company
 - Participant
 - Rollover Institution

Section VI - PERIODIC FREQUENCY

- Monthly
- Quarterly
- Semi-Annually
- Annually

Section VII - JOINT & SURVIVOR

SPOUSE NAME _____ SS# _____ DATE OF BIRTH _____

Section VIII - ATTACH SPECIAL INSTRUCTIONS

Section IX - COMPANY STOCK

- Distribute in shares
- Distribute in cash

Section X - FEDERAL WITHHOLDING ELECTION/PARTICIPANT DIRECTION

This distribution to be received may be subject to MANDATORY Federal Tax withholding. Withholding will only apply to the portion of the distribution that is included in your income subject to Federal Income Tax. If the distribution is not subject to the MANDATORY Federal Tax you may elect not to withhold Federal Tax from your distribution. If you elect not to have Federal Income Tax withheld, you will be liable for payment of Federal Income Tax on the taxable portion of your distribution. A change CANNOT be made to your Federal and State Withholding Election once a distribution is processed. Since WySTAR Global Retirement Solutions cannot advise participants on tax matters, we recommend you consult your tax advisor prior to authorizing this distribution.

Check ONE of the following:

- I DO NOT want Federal Income Tax withheld.
- I DO want Federal Income Tax withheld.
- I want to have \$ _____ (Federal) withheld.
- I want to have _____ % (Federal) withheld.

Check ONE of the following:

- I DO NOT want State Income Tax withheld (if applic.).
- I DO want State Income Tax withheld (if applic.). State _____
- I want to have \$ _____ (State) withheld.
- I want to have _____ % (State) withheld.

I have received and read the Special Tax Notice and Distribution Election Notice regarding plan distributions and understand the taxability of this distribution. I understand that I may elect to receive my distribution immediately but that I may consider the decision of whether or not to elect a direct rollover for at least 30 days after the notice has been provided to me. I hereby direct this distribution in its amounts and form.

PARTICIPANT'S SIGNATURE / BENEFICIARY SIGNATURE _____ DATE _____

Section XI - DISTRIBUTION AUTHORIZATION

If applicable, Plan Administrator certifies receipt and retention of: Election to Waive Joint & Survivor Annuity and Spouse's Consent to Waiver.

PLAN ADMINISTRATOR'S SIGNATURE (IF APPLICABLE) _____ DATE _____

Section XII - TO BE COMPLETED BY WySTAR Global Retirement Solutions

Applicable to non periodic payment only:

Rollover Check	\$ _____	Non-Taxable Total	\$ _____
Participant Check	\$ _____	Taxable Total	\$ _____
Total Cash Distribution	\$ _____	Insurance Policy Distributed In-Kind	
Outstanding Loan	\$ _____	Taxable cash surrender value \$	_____
Total Distribution	\$ _____	Non-taxable cumulative PS-58 Costs \$	_____
Pre - 87 Total	\$ _____		
Pre - 86 Total	\$ _____		

NOTICE TO PARTICIPANTS REGARDING DISTRIBUTION REQUESTS

Enclosed are the items you need to request a distribution from your plan, including:

- Daily Retirement Services Distribution Request
- Direct Disbursement Rollover Request - only needed if you are rolling your money over to another qualified plan or Individual Retirement Account (IRA).
- Special Tax Notice Regarding Plan Payments - explanation of tax treatment and 20% mandatory tax withholding on withdrawals.
- *Waiver of Joint And Survivor Annuity* - is included, **only if required by your plan.**

According to IRS regulations, you are not required to roll over your distribution; however, other distribution options will incur a mandatory 20% federal tax withholding and state tax withholding, where applicable. If you have not already established an IRA, and are interested in doing so, please call 1-866-679-7077.

All distribution requests must be approved by the plan administrator in your company's personnel office* and are subject to the provisions of the plan document. Please call 1-866-679-7077 if you have any questions. One of our representatives will be happy to assist you.

Participant Account Services

- Some plans do not require a plan administrator's signature. Please see the enclosed mailing instructions.

WySTAR Global Retirement Solutions
1525 West W.T. Harris Boulevard, Charlotte, NC 28288-1176

**401(k) NOTICE
SPECIAL TAX RULES ON DISTRIBUTIONS**

SPECIAL TAX RULES

The Internal Revenue Code provides several complex rules relating to the taxation of the amounts you received in this distribution. This notice merely summarizes these rules. You should promptly consult a tax advisor in deciding what course to follow with respect to this distribution.

SUMMARY

A Payment from the Plan that is eligible for “rollover” can be taken in two ways. You can have all or any portion of your payment either **1) PAID IN A “DIRECT ROLLOVER”** or **2) PAID TO YOU**. A Rollover is a payment of your Plan benefits to your individual retirement arrangement (IRA) or to another employer plan. This 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 another employer plan that accepts your rollover.
- ◆ Your payment will be taxed later when you take it out of the IRA or the employer plan.

If you choose to have your Plan benefits PAID TO YOU

- ◆ You will receive only 80% of the payment, because the Plan Administrator is required to withhold 20% of the payment and send it to the IRS as income tax withholding to be credited against your taxes.
- ◆ Your payment will be taxed in the current year unless you roll it over. You may be able to use special tax rules that could reduce the tax you owe. However, if you receive the payment before age 59 ½, you also may have to pay an additional 10% tax.
- ◆ You can roll over the payment by paying it to your IRA or to another employer plan that accepts your rollover 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 you want to roll over 100% of the payment to an IRA or an employer plan, you must find other money to replace the 20% that was withheld. If you roll over only the 80% that you received, you will be taxed on the 20% that was withheld and that is not rolled over.

I. PAYMENTS THAT CAN AND CANNOT BE ROLLED OVER

Payments from the Plan may be “eligible rollover distributions.” This means that they can be rolled over to an IRA or to another employer plan that accepts rollovers. Your Plan Administrator 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.

Non-taxable Payments. In general, only the “taxable portion” of your payment is an eligible rollover distribution. If you have made “after-tax” employee contributions to the Plan, these contributions will be non-taxable when they are paid to you, and they cannot be rolled over. (After-tax employee contributions generally are contributions you made from your own pay that were already taxed.)

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

Your lifetime (or 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 your age 70 ½, a certain portion of your payment cannot be rolled over because it is a “required minimum payment” that must be paid to you.

II. DIRECT ROLLOVER

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 to an IRA or another 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 the employer plan.

Direct Rollover to an IRA. You can open an IRA to receive the direct rollover. (The term “IRA”, as used in this notice, includes individual retirement accounts and individual retirement annuities.) If you choose to have your payment made directly to an IRA, contact an IRA sponsor (usually a financial institution) to find out how to have your payment made in a direct rollover to an IRA at that institution. 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. An employer plan is not legally required to accept a rollover. If your new employer’s plan does not accept a rollover, you can choose a direct rollover to an IRA.

Direct Rollover of a Series of Payments. If you receive eligible rollover distributions that are paid in a series for less than ten 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.

III. PAYMENT PAID TO YOU

If you have the payment made to you, it is subject to 20% income tax withholding. The payment is taxed in the year you receive it unless, within 60 days, you roll it over to an IRA or another plan that accepts rollover. If you do not roll it over, special tax rules may apply.

Income Tax Withholding:

Mandatory Withholding. If any portion of the payment to you is an eligible rollover distribution, the Plan is required by law to withhold 20% of that amount. This amount is sent to the IRS as income tax withholding. For example, if your eligible rollover distribution is \$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, you will report the full \$10,000 as a payment from the Plan. You will report the \$2,000 as tax withheld, and it will be credited against any income tax you owe for the year.

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, ask the Plan administrator for the election form and related information.

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 an IRA or another 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 an amount equal to the 20% that was 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 20% that was withheld. On the other hand, if you roll over only the 80% that you received, you will be taxed on the 20% that was withheld.

Example: Your eligible rollover distribution was \$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 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 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 Age 59 ½. If you receive a payment before you reach age 59 ½ 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 age 55, (2) paid because you retire due to disability, (3) Paid to you as equal (or almost equal) payments over your life or life expectancy (or 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 under the Plan (and certain other similar plans of the employer) that is payable to you because you have reached age 59 ½ or have separated from service with your employer (or, in the case of a self-employed individual, because you have reached age 59 ½ 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 5 years. The special tax treatment for lump sum distributions is described below.

Five-Year Averaging. If you receive a lump sum distribution, after you are age 59 ½, you may be able to make a one-time election to figure the tax on the payment by using "5-year averaging." Five-year averaging often reduces the tax you owe because it treats the payment much as if it were paid over 5 years.

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) instead of 5-year averaging (using current tax rate). Like the 5-year averaging rules, 10-year averaging often reduces 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 tax treatment for lump sum distributions. For example, you 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 a payment from the Plan (or certain other similar plans of the employer), you cannot use this special tax treatment for later payments from the Plan. If you roll over your payment to an IRA, you will not be able to use this special tax treatment for later 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 your payment. Additional restrictions are described in IRS Form 4972, which has more information on lump sum distributions and how you elect the special tax treatment.

Employer Stock or Securities. There is a special rule for payment from the Plan that includes employer stock (or other employer securities). To use this special rule, 1) the payment must qualify as a lump sum distribution, as described above (or would qualify except that you do not yet have 5 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 example, if employer stock was contributed to your Plan account when the stock was worth \$1,000 but the stock was worth \$1,200 when you received it, you would not have to pay tax on the \$200 increase in value until you later sold the stock.

You may instead elect not to have the special rule apply to the net unrealized appreciation. In this case, your net unrealized appreciation will be taxed in the year you receive the stock unless you roll over the stock. The stock (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 (such as 5-year averaging) also may apply. See IRS Form 4972 for additional information on these rules.

IV. SURVIVING SPOUSES, ALTERNATE PAYEES, AND OTHER BENEFICIARIES

In general, the rules summarized above that apply to payments to employees also apply to payments to surviving spouses of employees and to spouses or former spouses who are "alternate payees." You are an alternate payee if your interest in the Plan results from a "qualified domestic relations order," which is an order issued by 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 an IRA or paid to you. If you have the payment paid to you, you can keep it or roll it over yourself to an IRA but you cannot roll it over to an employer plan. If you are an alternate payee, you have the same choices as the employee. Thus, you can have the payment 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, your payment is not subject to the additional 10% tax described in section III above, even if you are younger than age 59 ½.

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

HOW TO OBTAIN ADDITIONAL INFORMATION

This notice summarizes only the federal (not state or local) tax rules that might apply to your payment. The rules described above are complex and contain many conditions and exceptions that are not included in this notice. Therefore, you may want to consult with a professional tax advisor before you take a payment of your benefits from the Plan. Also, you can find more specific information on the tax treatment of payments from qualified retirement 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 or by calling 1-800-TAX-FORMS.

DISBURSEMENT ROLLOVER REQUEST

PURPOSE

This form is to be used by Participants who are requesting a Direct Rollover of their distribution to another qualified Plan or IRA.

INSTRUCTIONS

- Section I** Complete the Plan's name and Participant's name and Social Security Number.
- Section II** Put a check in the box which indicates how the Participant would like the distribution to be processed.
- Section III** Complete the information requested for distribution checks that will be sent directly to a Qualified Plan Trustee/Custodian or IRA.
- Section IV** Have the Participant sign to indicate their instructions and understanding of the taxability of the distribution.

If you have any questions regarding this form or its instructions please contact Participant Account Services at 1-866-679-7077 between 8am and 11pm EST.

DISBURSEMENT ROLLOVER REQUEST

Section I - PARTICIPANT INFORMATION

PLAN NAME

PARTICIPANT'S NAME

SOCIAL SECURITY NUMBER

Section II - PROCESSING INSTRUCTIONS

I hereby direct my distribution be delivered as follows:

- Direct rollover of my entire distribution into an IRA, Qualified Plan, Section 403(b) Plan or Governmental 457 Plan as detailed in Section III.
- Direct rollover of \$ _____ of my distribution as detailed in Section III and pay the balance of my distribution to me.

Select **one** of the following:

- I have verified that the receiving IRA, Qualified Plan, Section 403(b) Plan or Governmental 457 Plan will accept the rollover of my entire distribution (**including the non-taxable portion, if applicable**).
- I have verified that the receiving IRA, Qualified Plan, Section 403(b) Plan or Governmental 457 Plan will **not** accept the rollover of the non-taxable portion of my distribution, and I understand that the non-taxable portion of my distribution will be made payable to me.

Section III - INSTRUCTIONS TO DIRECT ROLLOVER INTO AN IRA OR QUALIFIED PLAN - Please complete ALL of the following instructions to transfer your distribution.

I represent that the IRA or Qualified Plan designated below is a proper recipient plan for a direct rollover.

Make Check Payable To: IRA Qualified Plan Section 403(b) Plan Governmental 457 Plan

Qualified Plan Trustee or IRA Name

For the benefit of (FBO) _____

Participant Name

Account Number

Qualified Plan Trustee or IRA Address

City

State

Zip

Section IV - PARTICIPATION DIRECTION

I have received and read the Special Tax Notice regarding Plan payments provided to me for my distribution from the Plan.

DATE

PARTICIPANT'S SIGNATURE