YOUR ROLLOVER OPTIONS

You are receiving this notice because all or a portion of a payment you are receiving from the Pipefitters Local Union No. 195 Defined Contribution Trust Fund (the "Plan") is eligible to be rolled over to an IRA or an employer plan. This notice is intended to help you decide whether to do such a rollover. This notice describes the rollover rules that apply to payments from the Plan that are not from a designated Roth account (a type of account with special tax rules in some employer plans). If you also receive a payment from a designated Roth account in the Plan, you will be provided a different notice for that payment, and the Plan administrator or the payor will tell you the amount that is being paid from each account. Rules that apply to most payments from a plan are described in the "General Information About Rollovers" section. Special rules that only apply in certain circumstances are described in the "Special Rules and Options" section.

GENERAL INFORMATION ABOUT ROLLOVERS

How can a rollover affect my taxes?

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

Where may I roll over the payment?

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

How do I do a rollover?

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

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

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

How much may I roll over?

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

- Hardship distributions
- Certain payments spread over a period of at least 10 years or over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Required minimum distributions after age 70½ (or after death)

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

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

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

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

- Payments made after you separate from service if you will be at least age 55 in the year of the separation
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Payments made due to disability
- Payments after your death
- Payments made directly to the government to satisfy a federal tax levy
- Payments made under a qualified domestic relations order (QDRO)

- Payments up to the amount of your deductible medical expenses
- Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001 for more than 179 days.

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

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

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

Will I owe State income taxes?

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

SPECIAL RULES AND OPTIONS

If your payment includes after-tax contributions

After-tax contributions included in a payment are not taxed. If a payment is only part of your benefit, an allocable portion of your after-tax contributions is generally included in the payment. If you have pre-1987 after-tax contributions maintained in a separate account, a special rule may apply to determine whether the after-tax contributions are included in a payment.

You may roll over to an IRA a payment that includes after-tax contributions through either a direct rollover or a 60-day rollover. You must keep track of the aggregate amount of the after-tax contributions in all of your IRAs (in order to determine your taxable income for later payments from the IRAs). If you do a direct rollover of only a portion of the amount paid from the Plan and a portion is paid to you, each of the payments will include an allocable portion of the after-tax contributions. If you do a 60-day rollover to an IRA of only a portion of the payment made to you, the after-tax contributions are treated as rolled over last. For example, assume you are receiving a complete distribution of your benefit which totals $12,000, of which $2,000 is after-tax contributions. In this case, if you roll over $10,000 to an IRA in a 60-day rollover, no amount is taxable because the $2,000 amount not rolled over is treated as being after-tax contributions.

You may roll over to an employer plan all of a payment that includes after-tax contributions, but only through a direct rollover (and only if the receiving plan separately accounts for after-tax contributions and is not a governmental section 457(b) plan). You can do a 60-day rollover to an employer plan of part of a payment that includes after-tax contributions, but only up to the amount of the payment that would be taxable if not rolled over.

If you miss the 60-day rollover deadline

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

If you were born on or before January 1, 1936

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

If you roll over your payment to a Roth IRA

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

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

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

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

If you are not a plan participant

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

If you are a surviving spouse.

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

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

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

If you are a surviving beneficiary other than a spouse.

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

You will have to receive required minimum distributions from the inherited IRA.

Payments under a qualified domestic relations order.

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

If you are a nonresident alien

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

Other special rules

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

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

You may have special rollover rights if you recently served in the U.S. Armed Forces.

For more information, see IRS Publication 3, Armed Forces' Tax Guide.

FOR MORE INFORMATION

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

Print Form

Plan ID Number:

RDISTRIB

Distribution Authorization Form

NAME OF PLAN______________________ PLAN CONTACT___________
TELEPHONE NUMBER_________________

EMPLOYER COMPLETES ALL SECTIONS
EXCEPT SECTION 2 (FOR SERVICE PROVIDER)

1 Participant Information

Social Security Number ________ - ________ - ________ Date of Birth ______ / ______ / ______
Name *(please print)*________________________________ Date of Hire ______ / ______ / ______
Street Address ____
City________________________________ State ________ Zip Code____________
Daytime Phone________________________ Evening Phone____________________

2 Service Provider Information and Vesting Certification

Name of Service Provider ____
Person to Contact ______________________ Daytime Phone ______________

Vested Percentage: Match _________% Profit Sharing _________% Other (specify) _________%

Service Provider Vesting Certification

I certify that the vested percentage(s) listed above are correct.

________________________________ ________________________________
Service Provider Signature Date

________________________________ ________________________________
Print Name Title

Note: *All forfeited amounts will automatically be transferred to the Plan's forfeiture account.*

3 Distribution Reason

Please check one:

☐ **Termination of Employment** ☐ **Retirement** ☐ **Death** (Complete Section 7) ☐ **Total Disability**
Date of Termination, Retirement, Death, or Disability: ________________ ☐ **Plan Termination**

☐ **Hardship Withdrawal** ☐ **In – Service Withdrawal** ☐ **Loan** ☐ **Forfeiture**

Note: Complete Section 5 if the distribution was Hardship Withdrawal, In – Service Withdrawal, Loan, or Forfeiture. Also complete Section 6 if the distribution reason was Hardship Withdrawal or for payment to a nonspouse beneficiary (that is not being directly rolled over) and you wish to authorize federal tax withholding.

4 Payment Election Options

If the participant has separated from service and there is an ***unpaid loan balance***, please check **one** of the following. If no box is checked, the loan will be offset.

☐ Offset Loan ☐ Rollover Loan (Available only if the loan is rolled over to an eligible employer – sponsored plan that accepts loan rollovers. The loan must be set up in the successor plan and the participant must continue to make payments.)

CHOOSE *ONE* OF THE FOLLOWING *4* OPTIONS FOR THE NON-LOAN PORTION OF THE PARTICIPANT'S ACCOUNT BALANCE.

Note: State tax withholding is mandatory in certain states when federal taxes are withheld. As of the date of the last printing of this form the list of states included Arkansas, California, Delaware, Iowa, Kansas, Maine, Maryland, Massachusetts, Nebraska, North Carolina, Oklahoma, Oregon, Vermont, and Virginia. The list of states may be revised from time to time as a result of changing legislation.

☐ **LUMP SUM PAYMENT (1)** Pay 100% of the vested account balance or the withdrawal amount elected in Section 5 to the participant or beneficiary, as applicable, in a lump sum. The taxable amount of this distribution (including an unpaid loan offset by the participant's vested account balance at the time of distribution) is subject to mandatory 20% Federal tax withholding and may also be subject to state income tax withholding, as applicable (except for hardship withdrawals and non-spouse beneficiary death benefits, which are subject to "voluntary" federal tax withholding – see Section 6).

☐ **DIRECT ROLLOVER TO AN IRA or PLAN (2)** Directly roll over 100% of the participant's vested account balance or the withdrawal amount elected in Section 5 to an ☐ IRA **or** ☐ eligible employer – sponsored retirement plan. This option is not available for hardship withdrawals or for a payment to a nonspouse beneficiary except if the rollover is to an "inherited IRA". Please provide the name of the plan (if the roll over is to a retirement plan rather than an IRA) and the name of the trustee or custodian below:

Trustee/ Custodian________________________________ Plan Name_______________________________________

The assets will be liquidated and a check made payable to the new trustee or custodian will be sent to the participant's address of record unless otherwise requested. A **signature guarantee is required to mail the check to an address other than that of record (please see Section 8).**

ROTH NOTE: If you are authorizing a rollover of a Roth Deferral or Roth Rollover Account, you must be sure that the successor has opened a Roth IRA for the participant or beneficiary. If you wish for your Roth Deferral or Roth Rollover to be rolled over to a different IRA or Plan please list below:

Trustee/ Custodian________________________________ Plan Name_______________________________________

☐ **DIRECT ROLLOVER TO AN IRA or PLAN AND PARTIAL LUMP SUM PAYMENT (3)** Directly roll over _________% or $__________ of the participant's vested account balance or the withdrawal amount elected in Section 5 (below) to an ☐ IRA or ☐ eligible employer – sponsored retirement plan and pay the balance to the participant in a lump sum. The mandatory 20% Federal and any applicable state income taxes will be withheld from the taxable amount of any eligible rollover distribution that is not rolled over (including an unpaid loan offset by the participant's vested account balance at the time of distribution). The option to rollover is not available for hardship withdrawals. Death benefit payments made to non-spouse beneficiaries are not subject to mandatory 20% Federal tax withholding if not directly rolled over (as these payment are subject to "voluntary" federal tax withholding – see Section 6), but any direct rollover must be made to an "inherited IRA".

Trustee or Custodian ________________________________ Plan Name ________________________________

ROTH NOTE: If you are authorizing a rollover of a Roth Deferral or Roth Rollover Account, you must be sure that the successor institution has opened a Roth IRA.

☐ PARTIAL LUMP SUM PAYMENT AND DIRECT ROLLOVER TO AN IRA or PLAN (4) Pay _________% or $__________ of the participant's vested balance in a lump sum and directly roll over the remaining balance to an ☐ IRA or ☐ eligible employer – sponsored retirement plan. The mandatory 20% federal and any applicable state income taxes will be withheld from the taxable amount of any eligible rollover distribution that is not rolled over (including an unpaid loan offset by the participant's vested account balance at the time of distribution). The option to rollover is not available for hardship withdrawals. Death benefit payments made to non-spouse beneficiaries are not subject to mandatory 20% Federal tax withholding if not directly rolled over (as these payment are subject to "voluntary" federal tax withholding – see Section 6), but any direct rollover must be made to an "inherited IRA".

Trustee or Custodian ________________________________ Plan Name ________________________________

ROTH NOTE: If you are authorizing a rollover of a Roth Deferral or Roth Rollover Account, you must be sure that the successor institution has opened a Roth IRA.

Note if there are After-Tax or Roth contributions in the participant's account: If you indicated a direct rollover option above, keep in mind that not all IRAs or employer – sponsored retirement plans accept after-tax or Roth contributions. If you want a separate check representing the balance of your after-tax contributions or the balance of your Roth deferrals and Roth rollovers to be sent to you (in which case no after-tax portion or Roth portion of your account will be rolled over), please check the appropriate box: ☐ Issue a separate check to the recipient representing after-tax contributions. ☐ Issue a separate check to the recipient representing Roth 401(k) deferrals and/ or Roth rollovers.

5 Distribution Instructions

A. Distribution Instructions

Complete this section for all in-service withdrawals, hardship withdrawals, loans, and forfeiture distributions, and for any other partial distributions. (*See below for withholding instructions for hardship withdrawals.*)

Amount of Distribution: $______________________

Please pay the distribution according to one of the following methods:

☐ 1. Pro – rata from the participant's current fund elections and contribution types (check exceptions below, if applicable)

☐ 2. (Skip if you checked option "1" above). Liquidate the amount indicated above by contribution types/ investment options as follows (amounts will be withdrawn from all funds from the contribution type unless you indicate specific funds in the last column):

Amount	Contribution Type	Fund Name (Optional)
$______________	______________	______________
$______________	______________	______________
$______________	______________	______________
$______________	______________	______________

LOANS

Principal Amount $________ Interest Rate %_____ First Payment Date ________ Mortgage Loan Y/N _____

Number of Payments ________ Payment Frequency _____

6 Withholding Instructions

Voluntary Federal Tax Withholding Authorization

Complete this section only if you are requesting a hardship withdrawal or for a payment to a non-spouse beneficiary.

The taxable portion of a rollover-eligible distribution (including an unpaid loan offset by the participant's vested account balance at the time of distribution) is subject to mandatory 20% federal tax withholding (and applicable state tax withholding), unless the distributed amount is in fact rolled over.

If this section is left blank and you are requesting a hardship withdrawal or a payment of a death benefit to a non-spouse beneficiary, 10% of the taxable portion of the distribution will be withheld for federal taxes. Residents of certain states (see list below) will also have state taxes withheld if federal taxes are withheld.

Note that a voluntary withholding election cannot be made involving accounts for which a name and/ or tax identification number (TIN) is incorrect or missing. See *IRS Publication 1586* for further details.

Withhold __________% (generally, 10%) or $__________ Federal income tax from the taxable amount of the hardship withdrawal or distribution to the non-spouse beneficiary. If the recipient is a resident of Arkansas, California, Delaware, Iowa, Kansas, Maine, Maryland, Massachusetts, Nebraska, North Carolina, Oklahoma, Oregon, Vermont, or Virginia, also withhold the applicable state tax (this list of state is subject to change due to changing state legislation).

7 Death (Signature Guarantee of Authorized Signer is Required in Section 9)

Estate Tax Identification Number (TIN) of Deceased Participant:______________________________

(<u>Please complete TIN for tax reporting purposes</u>. You will need to obtain this TIN from the executor or administrator of the estate)

Please provide the following information for each of the deceased participant's beneficiaries:

Name and Address of Beneficiary	SSN, Relationship, Date of Birth	Percentage of Death Benefit
____________________ ____________________ ____________________	SSN ______________ Relationship__________ DOB ______________	☐ 100% Other: ________%
Name and Address of Beneficiary	**SSN, Relationship, Date of Birth**	**Percentage of Death Benefit**
____________________ ____________________ ____________________	SSN ______________ Relationship__________ DOB ______________	________%

8 Payment Policies

- All distributions will be made payable to the participant/ beneficiary or to the trustee/ custodian of an IRA or eligible employer - sponsored retirement plan and will be mailed to the participant or beneficiary except in the case of disability, hardship, in – service withdrawals, and loans, when it will be mailed to the plan sponsor.
- Loans that are unpaid at the time of termination of employment will become due and payable and will be paid back from the participant's vested account balance (offset) unless the appropriate box at the top of Section 4 is checked. Loans that are unpaid at the time of the participant's death will be payable from the participant's vested account balance and will be offset.

If special mailing instructions are required, please give specific direction below. If you request the check to be mailed to an address other than the address of record, a signature guarantee in Section 8 is required. Also, if the distribution is to be made to a beneficiary, a signature guarantee is required.

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9 Employer Approval, Authorization, and Certification

I, as Authorized Signer of the plan named above, certify that (1) the address in the Participant Information section above and, if applicable. the beneficiary's address in Section 7 are the participant's or, if applicable, beneficiary's current address of record, . (2) this distribution is in accordance with the terms of the plan; (3) the plan administrator has provided the participant or beneficiary with a written explanation of the rules permitting direct rollover of eligible rollover distribution amounts to an eligible retirement plan and mandating 20% withholding on distributions that are not directly rolled over (other than distributions to non-spouse beneficiaries), and has also complied with any other notice requirements applicable to this distribution; (4) all the distribution amounts that are being directly rolled over are eligible rollover distributions and are being rolled over to an eligible retirement plan that will accept them; (5) if the distribution authorized is one for which voluntary federal tax withholding (and any applicable state tax withholding) is applicable, the Recordkeeper is entitled to rely on my authorization for federal tax withholding and any applicable state tax withholding, and may rely on my representation that when no federal taxes are authorized to be withheld, the distributee has so indicated this election to the Employer; (6) I acknowledge that this form does not constitute a delegation by the plan administrator of, and the plan administrator has not otherwise delegated, its income tax withholding duties and liabilities under section 3405 of the Internal Revenue Code of 1986, as amended, to the Recordkeeper and that the Recordkeeper is acting as independent contractor of the plan administrator or Service Provider in making payments in accordance with these instructions. I also agree to indemnify and hold harmless the Recordkeeper and its affiliates, and their respective officers, directors, shareholders, affiliates and agents from and against any loss, liability, cost or expense (including, without limitation, counsel fees and expenses in connection with the contest or settlement of any claim) that any one or more of them might incur or sustain, or discover that they have incurred or sustained, howsoever they arise, by reason of any claim which may be made against any of them in connection with or as a result of this distribution.

______________________________ ______________________

Authorized Signer **Date**

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Print Name

A Signature Guarantee is required if (i) the redemption is larger than $100,000; (ii) the check is to be paid to a person or entity other than the participant (e.g. the beneficiary); or (iii) the check is to be mailed to an address other than that of record (either the participants' or the plan sponsor's) on the recordkeeping system. Please make sure the signature guarantee covers the amount of the assets in the account.

Signature(s) ***must be guaranteed*** by an eligible bank, broker, dealer, credit union, national securities exchange, registered securities association, clearing agency or savings association.

Guarantor please note the proper form for execution is:

SIGNATURE GUARANTEED

____

Name of Eligible Guarantor Institution

BY: ______________________

Signature of Authorized Person

AFFIX GUARANTEE HERE

Please complete, sign, date, and return this form to: