Hardship Application

STEP 1 – ENTER YOUR NAME AND INFORMATION

First Name MI Last Name

Company Name

Address

Phone Social Security No.

City State Zip Code

Email

STEP 2 – EXPLAIN YOUR HARDSHIP

*I am applying for a hardship distribution from my 401(k) Plan. The reason for my request is as indicated below. You must be an Active Employee in order to take out a **Hardship**. You must provide supporting documentation for all areas checked. Applications received without the supporting documentation will not be considered for approval and will delay the processing. Please remit all supporting documentation with this application to your employer for approval.*

- ☐ 1. Medical Expense not paid by insurance. Amount Needed: $
- ☐ 2. Payment of Tuition and related fees for participant or dependent for the next 12 months. Amount Needed: $
- ☐ 3. Purchase of Primary Residence for Participant. Amount Needed: $
- ☐ 4. Eviction or Foreclosure of primary residence of participant. Amount Needed: $
- ☐ 5. Payments to your primary residence. Amount Needed: $
- ☐ 6. Payment for burial or funeral expenses (spouse, child, parent or dependents) Amount Needed: $

Total of Immediate Hardship (Add Lines 1 through 6). Total Amount Requested: $

Please Answer the Following:

- ☐ YES ☐ NO 1. Can the hardship be relieved by reimbursement or compensation by insurance or other means?
- ☐ YES ☐ NO 2. Can the hardship be relieved through liquidation of assets (if the liquidation would not cause severe financial hardship)?
- ☐ YES ☐ NO 3. Can the hardship be alleviated by cancelling your contributions to the plan?
- ☐ YES ☐ NO 4 Can the hardship by relieved by other distributions, loans from your 401(k) plan or by borrowing from commercial resources
- ☐ YES ☐ NO 5. Does the amount requested exceed the amount required to satisfy the hardship indicated above?

If this Hardship Application is approved, your employer will cancel all your employee deferrals to the plan for at least 6 months. It is your responsibility to cancel other defined contribution plan deferrals you may be participating in [i.e. 401(b)] with your employer(s).

STEP 3 – TAX WITHHOLDINGS (Refer to the Special Tax Notice for Details)

Distributed amounts are subject to all applicable federal and state laws, however, there is no mandatory withholding at distribution. If you would like a portion withheld for tax purposes, check the box below and indicate the percentage, otherwise no taxes will be withheld.

☐ I elect to have federal income taxes withheld from my taxable distribution.

I elect to have a total of ______ % withheld for federal income tax purposes.

STEP 4 – SHORT-TERM REDEMPTION POLICY (Refer to Instructions Page)

☐ Process the Hardship Distribution Now.
(I understand that certain Short-Term Redemption and/or Contingent Redemption may apply to certain funds with shares held for less-than 90 days.)

☐ Wait until all Redemption Fees are eliminated, then process the Hardship Distribution.
(I understand this may delay my distribution up to 90 days)

Step 5 – DISTRIBUTION TYPE

☐ Check (Default)
☐ ACH (Complete attached ACH Authorization Form)

STEP 6 –EMPLOYEE AUTHORIZATION

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 Wellington Financial Group, Inc. to verify any and all information submitted. I acknowledge and agree that any false or misleading information submitted on this form may subject me to personal liability. Furthermore, Wellington Financial Group, Inc. may exercise its rights against me if damaged by false or misleading information I submit. I also certify that I am eligible for distribution of funds from my Plan. I am aware this distribution will increase my taxable income for the year. I further certify that this withdrawal is necessary to satisfy the hardship described, that the amount requested is not in excess of the amount necessary to relieve the financial need, and the financial need cannot be satisfied from other resources reasonably available. I have read all the forms regarding the tax implications and penalties involved in taking hardship withdrawal.

Signature	Print Name	Date

STEP 7 – EMPLOYER AUTHORIZATION

EMPLOYER AUTHORIZATION - My signature acknowledges that I have reviewed all supporting documentation and have determined that it is sufficient to approve the distribution of funds for the above named participant.

Signature	Print Name	Date

Wellington Companies ACH Authorization Form (Optional)

First Name	MI	Last Name	**Company** Name
Email			Phone / Social Security No.

Submit Via:

Email: info@perfect401k.com; Fax: (703) 774-3222 (Attn: Everington Consulting, Inc.); Mail: 14325 Willard Rd., STE 104, Chantilly, VA 20151 (Attn: Everington Consulting, Inc.)

ACH Authorization Release

The Participant hereby authorizes Wellington Companies (i) to initiate deposit entries to/and deposit the bank account below and (ii) when appropriate, to initiate reversals of erroneous or duplicate deposit entries and debit the indicated bank account. The Participant affirms that the account listed below is a personal account and not a corporate or an organization checking or savings account. Wellington Companies are authorized to (i) deposit the exact amount of funds listed on the corresponding form (Loan, Hardship, In-Service Withdrawal, and Required Minimum Distribution) or (ii) deposit the full balance of the above named Participant's account (Lump Sum Distribution).

The ACH feature requires that the plan Participant bank account accept electronic debit/deposit entries from Charles Schwab Bank. We recommend that you contact your bank before submitting your first ACH transfer to ensure that you have the appropriate account setting in place. Charles Schwab Bank's company identification code is 2943149038 for your bank's reference.

Personal Bank/ Financial Institution Information

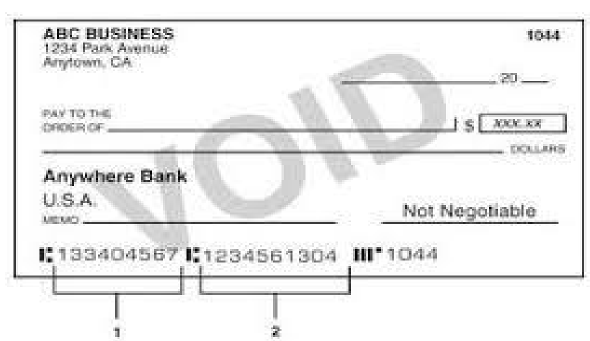
List a personal account only. Corporate/ Organization accounts will not be accepted.

Account Holder Name	**Checking or Savings?**
ABA Transit Routing Number (1)	Account Number (2)

Attach a canceled or voided preprinted check (required).

Attach Here

(or under separate cover)



Participant Authorization

By signing this agreement the participant will allow Wellington Companies to initiate Electronic Fund Transfers between the applicable Plan bank account and the appropriate Participant bank account (indicated below). Electronic transfers will only occur when an authorized plan sponsor approves the distribution of funds from the plan.

Participant Signature ______________________ Date ____________

Hardship Instructions

WE ARE HERE TO HELP YOU WITH YOUR HARDSHIP WITHDRAWAL. IN ORDER TO DO SO, WE MUST ADHERE TO IRS REGULATIONS. PLEASE REVIEW THE FOLLOWING INFORMATION BEFORE COMPLETING THE "HARDSHIP APPLICATION" FORM.

1) IRS regulations allow hardship withdrawals only from employee contributions. They are not allowed from earnings or from employer contributions.

2) A hardship withdrawal is allowed only if the employee has an immediate and/or heavy financial need that can only be made after all other reasonably available resources have been exhausted. An employee's resources shall include savings and checking accounts, loans from any plan in which you participate, including your 401(k) Plan, and assets of your spouse and minor children that are reasonably available.

3) You must certify that the need cannot be relieved: through reimbursement or payment by insurance or other means, by reasonable liquidation of assets if the liquidation itself would not cause an immediate and heavy financial need, by stopping deferrals under the Plan, or by other distributions or loans from the Plan, other plans, or by borrowing from commercial sources on reasonable terms, unless loan payments would cause a heavy financial need.

4) IRS regulations provide for hardship withdrawals if they are made on account of an immediate and heavy financial need of the participant for the following reasons: payment of medical expenses not paid by insurance for the participant or dependents; payment of tuition and related educational expenses, for the next 12 months of post-secondary education for the participant or dependents; purchase of the participant's primary residence (does not include mortgage payments); payments of amounts necessary to prevent the eviction of the participant from the participant's primary residence or foreclosure on the mortgage of the participant's primary residence or other immediate and heavy financial need; payments for burial or funeral expenses (spouse, child, parent or dependents).

5) The distribution requested cannot exceed the amount needed to meet the immediate and heavy financial need; the amount needed may include amounts necessary to pay federal and state income taxes or penalties resulting from this distribution.

6) If your hardship withdrawal is approved: You must stop elective deferrals to all deferred compensation plans for at least six months. It is your responsibility to cancel other deferred compensation plans in which you may be participating. Withdrawals are treated as taxable income and are subject to federal and state taxes. The funds may also be subject to a 10% federal penalty if you are less than age 59 1/2.

7) Hardship withdrawals are not eligible for rollover.

8) Schwab's short-term redemption fee may be charged on the redemption of funds purchased through Schwab's Mutual Fund OneSource service that have been held for 90 days or less, except Schwab Funds, which may charge a separate redemption fee, and certain other funds with no transaction fee. Please refer to Schwab's Short-Term Redemption Policy at www.schwab.com for more information. The mutual fund companies may have separate short-term redemption policies; please refer to the funds' prospectuses for details.

Any questions you have should be directed to your employer.

Special Tax Notice Regarding Plan Payments

YOUR ROLLOVER OPTIONS

You are receiving this notice because all or a portion of a payment you are receiving from the "Plan" is eligible to be rolled over to an IRA or an employer plan or to a Roth IRA or designated Roth account in an employer plan (if you have Roth contributions in your account). 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 from a non-Roth account (herein referred to as a "Traditional Account"), as well as payments from the Plan that are from a designated Roth account (herein referred to as a "Roth Account," a type of account with special tax rules, available in some employer plans).

Rules that apply to most payments from a non-Roth designated account and from a Roth designated account 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?

TRADITIONAL ACCOUNTS

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).

ROTH ACCOUNTS

After-tax contributions included in a payment from a designated Roth account are not taxed, but earnings might be taxed. The tax treatment of earnings included in the payment depends on whether the payment is a qualified distribution. If a payment is only part of your designated Roth account, the payment will include an allocable portion of the earnings in your designated Roth account.

If the payment from the Plan is not a qualified distribution and you do not do a rollover to a Roth IRA or a designated Roth account in an employer plan, you will be taxed on the earnings in the payment. If you are under age 59½, a 10% additional income tax on early distributions will also apply to the earnings (unless an exception applies). However, if you do a rollover, you will not have to pay taxes currently on the earnings and you will not have to pay taxes later on payments that are qualified distributions.

If the payment from the Plan is a qualified distribution, you will not be taxed on any part of the payment even if you do not do a rollover. If you do a rollover, you will not be taxed on the amount you roll over and any earnings on the amount you roll over will not be taxed if paid later in a qualified distribution.

A qualified distribution from a designated Roth account in the Plan is a payment made after you are age 59½ (or after your death or disability) and after you have had a designated Roth account in the Plan for at least 5 years. In applying the 5-year rule, you count from January 1 of the year your first contribution was made to the designated Roth account. However, if you did a direct rollover to a designated Roth account in the Plan from a designated Roth account in another employer plan, your participation will count from January 1 of the year your first contribution was made to the designated Roth account in the Plan or, if earlier, to the designated Roth account in the other employer plan.

Where may I roll over the payment?

TRADITIONAL ACCOUNTS

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.

ROTH ACCOUNTS

You may roll over the payment to either a Roth IRA (a Roth individual retirement account or Roth individual retirement annuity) or a designated Roth account in an employer plan (a tax-qualified plan or section 403(b) plan) that will accept the rollover. The rules of the Roth IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the Roth IRA or employer plan (for example, no spousal consent rules apply to Roth IRAs and Roth IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the Roth IRA or the designated Roth account in the employer plan. In general, these tax rules are similar to those described elsewhere in this notice, but differences include:

- If you do a rollover to a Roth IRA, all of your Roth IRAs will be considered for purposes of determining whether you have satisfied the 5-year rule (counting from January 1 of the year for which your first contribution was made to any of your Roth IRAs).
- If you do a rollover to a Roth IRA, you will not be required to take a distribution from the Roth IRA during your lifetime and you must keep track of the aggregate amount of the after-tax contributions in all of your Roth IRAs (in order to determine your taxable income for later Roth IRA payments that are not qualified distributions).
- Eligible rollover distributions from a Roth IRA can only be rolled over to another Roth IRA.

How do I do a rollover?

THERE ARE TWO WAYS TO DO A ROLLOVER: YOU CAN DO 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).

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 earnings in your designated Roth account. If you do not do a direct rollover and the payment is not a qualified distribution, the Plan is required to withhold 20% of the earnings 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 to a Roth IRA, you must use other funds to make up for the 20% withheld.

How much may I rollover?

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

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

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

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

TRADITIONAL ACCOUNTS
If you are under age 59 1/2 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.

ROTH ACCOUNTS
If a payment is not a qualified distribution and you are under age 59½, you will have to pay the 10% additional income tax on early distributions with respect to the earnings allocated to the payment that you do not roll over (including amounts withheld for income tax), unless one of the exceptions listed below applies. This tax is in addition to the regular income tax on the earnings not rolled over.

For both Traditional accounts and Roth Designated accounts, the 10% additional income tax does not apply to the following payments from the Plan:

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

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

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

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

SPECIAL RULES AND OPTIONS

If you miss the 60-day rollover deadline

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

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

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

If you have an outstanding loan that is being offset

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

If you were born on or before January 1, 1936

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

If your payment is from a governmental section 457(b) Plan

If the Plan is a governmental section 457(b) plan, the same rules described elsewhere in this notice generally apply, allowing you to roll over the payment to an IRA or an employer plan that accepts rollovers. One difference is that, if you do not do a rollover, you will not have to pay the 10% additional income tax on early distributions from the Plan even if you are under age 59½ (unless the payment is from a separate account holding rollover contributions that were made to the Plan from a tax-qualified plan, a section 403(b) plan, or an IRA). However, if you do a rollover to an IRA or to an employer plan that is not a governmental section 457(b) plan, a later distribution made before age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies). Other differences are that you cannot do a rollover if the payment is due to an "unforeseeable emergency" and the special rules under "If your payment includes employer stock that you do not roll over" and "If you were born on or before January 1, 1936" do not apply.

If you are an eligible retired public safety officer and your pension payment is used to pay for health coverage or qualified long-term care insurance

If the Plan is a governmental plan, you retired as a public safety officer, and your retirement was by reason of disability or was after normal retirement age, you can exclude from your taxable income plan payments paid directly as premiums to an accident or health plan (or a qualified long-term care insurance contract) that your employer maintains for you, your spouse, or your dependents, up to a maximum of $3,000 annually. For this purpose, a public safety officer is a law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew.

If you roll over your Traditional Account (pre-tax) 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 and the special rules for public safety officers 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 a direct rollover and is not required to withhold for federal income taxes. However, you may do a 60-day rollover.

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

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

FOR MORE INFORMATION

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