To: Participants Requesting a Distribution from the
Twin City Iron Workers Defined Contribution Plan

Re: Check Writing Fee

Dear Participant:

Your account will be charged a check writing fee of $25.00 for each distribution other than those listed below:

-A single lump-sum distribution at or after normal retirement ***(age 65)***
-Benefits paid as a result of a participant's death

If you have questions, please call the fund office at 952-854-0795 and request to speak to Barb.

Sincerely,

Barbara Gutzmer

Barb Gutzmer
Wilson-McShane
Pension Specialist

Twin City Iron Workers Defined Contribution Plan

Wilson-McShane Corporation, Plan Administrators
3001 Metro Drive, Suite 500, Bloomington, MN 55425
Phone Numbers: 952-854-0795 or 1-800-535-6373

APPLICATION FOR BENEFITS

Participant Information:

Name: ____
(Last) (First) (Middle)

Address:____

Soc Sec #: ______________________ Phone #: __________________ Date of Birth:___________

If you are **age 55** or older, you **M U S T** attach proof of age!

What was the LAST DATE you worked for an employer who contributed to this plan?___________________

You MUST provide proof of age if you are requesting a retirement distribution.
(i.e., a copy of your birth certificate or passport)

Which of the options below applies to you:

- ☐ **RETIREMENT AT AGE 55 & RECEIPT OF AN IRON WORKERS PENSION**
- ☐ **RETIREMENT AT AGE 65**
- ☐ **OUT OF INDUSTRY FOR AT LEAST ONE FULL YEAR**
- ☐ **PERMANENTLY DISABLED AND RECEIVING SOCIAL SECURITY DISABILITY OR IRON WORKERS DISABILITY PENSION**

You may elect to receive your benefits in any one of the following payment options. Please check an option.

☐ **Lump Sum Payment** - *If you elect this option, you must complete the enclosed "**Tax Withholding Notification and Election Non-periodic Distribution**" on the backside of this form. Please refer to the Enclosed Special Tax Notice.*

☐ **Installment Payments** - By payment of equal installment payments over a period not exceeding the participant's life expectancy. These payments may be made monthly or quarterly.

I Elect to Receive: ☐ Monthly ☐ Quarterly Payments of $_______________

If you elect the option of Installment Payments please complete the enclosed Income Tax Withholding Form Election form for Recipients of Period Payments and the Form W-4P if applicable.

-OVER-

Tax Withholding Notification & Election

Your plan administrator is required to provide you with a tax notice regarding qualified plan payments. It contains important information you need to know before making a payment/withholding election. You should understand that the taxable portion of an eligible rollover distribution is subject to 20% mandatory federal income tax withholding and, if applicable, state income tax withholding, unless you elect a Direct Rollover of the funds to a qualified plan or an Individual Retirement Account (IRA). You have the right to make or change your election

Election Option A
Direct Rollover

If you wish to ROLLOVER all or part of your distribution, complete this section

☐ **I authorize a Direct Rollover to another qualified retirement plan**

I understand I will receive a direct payment for any portion of the distribution that: (1) I do not authorize for a Direct Rollover in Election Box A, or (2) Is not eligible for a Direct Rollover per Election Box C. I understand that the amount ***directly rolled over will not*** *be subject to any taxes at this time.*

I'm rolling it over to:
☐ **Retirement Plan**
☐ **Inherited IRA (non-spouse beneficiary)**
☐ **Traditional Individual Retirement Account**
☐ **Roth IRA Conversion**

Name of Plan/Financial Institution______________________________________
Account Number:________________
Address:____
City:__________________________ State:________ Zip Code____________

Election Option B
If you wish to have all or

Part of your distribution

paid directly to you,
complete this section.

☐ **I authorize a Direct Payment to ME of 100% of my account balance.**

☐ **I authorize a Partial distribution in the amount of $**____________

I understand that any money I receive directly will result in a mandatory ***deduction of 20% for federal income tax withholding.*** *I may also be liable for state income tax withholding and early withdrawal penalties, payable at a later date.*

Election Option C

If you are:
<u>70 1/2 yrs of age</u>

Non-periodic distribution subject to 10% withholding.

☐ **I do** ☐ **I do not** elect Federal withholding from the taxable portion of the distribution that is NOT an eligible rollover distribution because the distribution is:

If this is a Required Minimum Distribution because you have reached age **70 1/2**, then a portion (or all) of your distribution <u>may not constitute an eligible rollover</u>. Therefore you can check this option for the amount of tax to be withheld on the portion that is not eligible for a rollover.

____

All Participants Must Sign Application

X __________________________ __________________________

Signature Date

SPECIAL TAX NOTICE REGARDING PLAN PAYMENTS
(November 2010)

This notice explains how you can continue to defer federal income tax on your retirement savings in the Twin City Iron Workers Defined Contribution Plan (the "Plan") and contains important information you will need before you decide how to receive your Plan benefits. This notice does not address any applicable state or local tax rules that may apply.

This notice is provided to you by Wilson-McShane Corporation (your "Plan Administrator") because all or part of the payment that you will soon receive from the Plan may be eligible for rollover by you or your Plan Administrator to a traditional IRA, Roth IRA or an eligible employer plan. In addition, under certain circumstances, a distribution to you will automatically be rolled over to a traditional IRA selected by the Board of Trustees unless you elect otherwise. A rollover is a payment by you or the Plan Administrator of all or part of your benefit to another plan or IRA that allows you to continue to postpone taxation of that benefit until it is paid to you or in the case of a Roth conversion, to obtain tax-free investment returns after the conversion. Your payment cannot be rolled over to a SIMPLE IRA or a Coverdell Education Savings Account (formerly known as an Education IRA). An "eligible employer plan" includes a plan qualified under section 401(a) of the Internal Revenue Code, including a 401(k) plan, profit-sharing plan, defined benefit plan, stock bonus plan, and money purchase plan; a section 403(a) annuity plan; a section 403(b) tax-sheltered annuity; and an eligible section 457(b) plan maintained by a governmental employer (governmental 457 plan).

An eligible employer plan is not legally required to accept any rollover, and may not be allowed to accept all types of rollovers. Before you decide to roll over your payment to another employer plan, you should find out whether the plan accepts rollovers and, if so, the types of distributions it accepts as a rollover. You should also find out about any documents that are required to be completed before the receiving plan will accept a rollover. Even if a plan accepts rollovers, it might not accept rollovers of certain types of distributions, such as after-tax amounts. If this is the case, and your distribution includes after-tax amounts, then you may wish instead to roll your distribution over to an IRA or split your rollover amount between the employer plan in which you will participate and an IRA. If an employer plan accepts your rollover, then the plan may restrict subsequent distributions of the rollover amount or may require your spouse's consent for any subsequent distribution. A subsequent distribution from the plan that accepts your rollover may also be subject to different tax treatment than distributions from this Plan. Check with the administrator of the plan that is to receive your rollover prior to making the rollover.

If you have additional questions after reading this notice, you can contact your Plan Administrator at:

Wilson-McShane Corporation
3001 Metro Drive, Suite 500, Bloomington, MN 55425
(952) 854-0795

SUMMARY

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

(1) Certain payments can be made directly to an IRA or to an eligible employer plan that will accept it and hold it for your benefit ("DIRECT ROLLOVER"); or

– If you are under age 65 and your Plan payment is between $1,000 and $5,000, and you do not make an affirmative election within a reasonable time after your distribution information is sent to you to receive a DIRECT ROLLOVER or have the payment PAID TO YOU, then your Plan payment will be paid directly to a traditional IRA established in your name with a bank or trust company designated by the Board of Trustees (“AUTOMATIC ROLLOVER”); or

(2) The payment can be PAID TO YOU.

– If you are age 65 or older or if your Plan payment is less than $1,000 and you do not make an affirmative election within 60 days after your distribution information is sent to you to receive a DIRECT ROLLOVER, then your Plan payment will be PAID TO YOU.

If you choose a DIRECT ROLLOVER:

- You choose whether your payment will be made directly to your IRA (traditional or Roth) or to an eligible employer plan that accepts your rollover (in the case of an AUTOMATIC ROLLOVER, the payment is to a traditional IRA with a bank or trust company designated by the Board of Trustees). Your payment cannot be rolled over to a SIMPLE IRA or a Coverdell Education Savings Account because these are not traditional or Roth IRAs. A distribution can be rolled over to an eligible employer plan, a traditional IRA or, by paying taxes on the amounts and converting them to Roth amounts, a Roth IRA.
- If you roll the payment to a traditional IRA or an eligible employer plan, the taxable portion of your payment will be taxed later when you take it out of the traditional IRA or the eligible employer plan. Depending on the type of plan, the later distribution may be subject to different tax treatment than it would be if you received a taxable distribution from this Plan.
- If you roll the payment to a Roth IRA, a later distribution from the Roth IRA (including a distribution of earnings) will not be taxed, provided that the distribution is a “qualified distribution” from the Roth IRA.

If you choose to have a Plan payment that is eligible for rollover PAID TO YOU:

- You will receive only 80% of the taxable amount of the payment, because the Plan Administrator is required to withhold 20% of that amount and send it to the IRS as income tax withholding to be credited against your taxes.
- The taxable amount of your payment will be taxed in the current year unless you roll it over. Under limited circumstances, you may be able to use special tax rules that could reduce the tax you owe. However, if you receive the payment before age 59½, you may have to pay an additional 10% tax.
- You can roll over all or part of the payment by paying it to your IRA or to an eligible employer plan that accepts your rollover within 60 days after you receive the payment. The amount rolled over will not be taxed until you take it out of the IRA or the eligible employer plan. **Depending on the type of plan, the later distribution may be subject to different tax treatment than it would be if you did not rollover the distribution from this plan.** A “qualified distribution” from a Roth IRA will not be subject to federal income tax.
- If you want to roll over 100% of the payment to an IRA or an eligible employer plan, you must find other money to replace the 20% of the taxable portion that was withheld. If you roll over only the

80% that you received, you will be taxed on the 20% that was withheld and that is not rolled over.

Your Right to Waive the 30-Day Notice Period

Generally, neither a direct rollover nor a payment can be made from the Plan until at least 30 days after your receipt of this notice. Thus, after receiving this notice, you have at least 30 days to consider whether or not to have your withdrawal directly rolled over. If you do not wish to wait until this 30-day notice period ends before your election is processed, you may waive the notice period by making an affirmative election indicating whether or not you wish to make a direct rollover. Your withdrawal will then be processed in accordance with your election as soon as practical after it is received by the Plan Administrator.

MORE INFORMATION

I. PAYMENTS THAT CAN AND CANNOT BE ROLLED OVER

II. DIRECT ROLLOVER

III. PAYMENT PAID TO YOU

IV. SURVIVING SPOUSES, ALTERNATE PAYEES, AND OTHER BENEFICIARIES

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 an eligible employer plan that accepts rollovers. Payments from this plan cannot be rolled over to a SIMPLE IRA or a Coverdell Education Savings Account. Your Plan Administrator should be able to tell you what portion of your payment is an eligible rollover distribution.

<u>Conversion of a Rollover into a Roth IRA</u>. You may be able to roll over a distribution into a Roth IRA and thereby make a Roth "conversion."

The amount of the conversion, minus any return of your tax basis, is taxable as ordinary income in the year the conversion occurs (the year the rollover distribution occurs).* The 10% penalty tax on early withdrawals does not apply to the conversion amount, but unless an exception applies, any withdrawal of conversion amounts from your Roth IRA within the five-calendar-year holding period beginning on the first day of the taxable year in which your first Roth IRA contributions were made would be subject to the 10% penalty tax on early distributions.

* For a conversion that occurs in 2010, you may be allowed to spread the tax impact over a two-year period.

Once you have made a conversion to a Roth IRA, you cannot roll over the Roth IRA into another qualified plan (even if that plan has a Roth distribution feature).

The following types of payments <u>cannot</u> be rolled over:

<u>Payments Spread over Long Periods.</u> 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 a period measured by your life expectancy), or
- your lifetime and your beneficiary's lifetime (or a period measured by your joint life expectancies), or
- a period of 10 years or more.

<u>Required Minimum Payments.</u> Beginning when you reach age 70½ or retire, whichever is later, a certain portion of your payment cannot be rolled over because it is a "required minimum payment" that must be paid to you. Special rules apply if you own 5% or more of your employer.

The Plan Administrator of this Plan should be able to tell you if your payment includes amounts that cannot be rolled over.

II. DIRECT ROLLOVER

A DIRECT ROLLOVER is a direct payment of the amount of your Plan benefits to an IRA or an eligible employer plan that will accept it. You can choose a DIRECT ROLLOVER of all or any portion of your payment that is an eligible rollover distribution, as described in Part I above. If your DIRECT ROLLOVER is into a traditional IRA or an eligible employer plan, you are not taxed on any taxable portion of your payment until you later take it out of the IRA or eligible employer plan. If your DIRECT ROLLOVER is into a Roth IRA, you are taxed on the taxable portion of your payment in the conversion to Roth treatment, and if the later distribution from the Roth IRA is a "qualified distribution," you are not taxed when you take it out of the Roth IRA. In addition, no income tax withholding is required for any taxable portion of your Plan benefits for which you choose a DIRECT ROLLOVER.

An AUTOMATIC ROLLOVER is a DIRECT ROLLOVER to a traditional IRA on behalf of a Plan participant of an eligible rollover distribution between $1,000 and $5,000 for which the Plan has not received any payment or rollover direction.

<u>DIRECT ROLLOVER to an IRA.</u> You can open an IRA to receive the direct rollover. 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 make sure that 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).

<u>DIRECT ROLLOVER to a Plan.</u> If you are employed by a new employer that has an eligible employer plan, and you want a direct rollover to that plan, ask the plan administrator of that plan whether it will accept your rollover. An eligible employer plan is not legally required to accept a rollover, and may not be allowed to accept all types of rollovers. Even if your new employer's plan does not accept a rollover, you can choose a DIRECT ROLLOVER to an IRA. If the employer plan accepts your rollover, the plan may provide restrictions on the circumstances under which you may later receive a distribution of the rollover amount or may require spousal consent to any subsequent distribution. Check with the plan administrator of that plan before making your decision.

<u>DIRECT ROLLOVER of a Series of Payments.</u> If you receive a payment that can be rolled over to an IRA or an eligible employer plan that will accept it, and it is paid in a series of payments for less than 10 years, your choice to make or not make a DIRECT ROLLOVER for a payment will apply to all later payments in the series until you change your election. You are free to change your election for any later payment in the series.

<u>AUTOMATIC ROLLOVER to a Traditional IRA</u>. If you are under age 65, your total eligible rollover distribution is between $1,000 and $5,000, and you do not make an affirmative election for a DIRECT ROLLOVER or to receive a payment, the distribution will be made in a DIRECT ROLLOVER to a traditional IRA established in your name with a bank or trust company designated by the Board of Trustees. Such an AUTOMATIC ROLLOVER will be made in accordance with Internal Revenue Code section 401(a)(31)(B). The distribution may subsequently be transferred to a different IRA at your direction, subject to certain limitations on rollovers between IRAs. You can avoid an AUTOMATIC ROLLOVER by filing an election within a reasonable time after the distribution information is sent to you to have your benefit PAID TO YOU or to have it paid to an IRA or an eligible employer plan that you designate in a DIRECT ROLLOVER.

<u>Change in Tax Treatment Resulting from a DIRECT ROLLOVER</u>. The tax treatment of any payment from the eligible employer plan or IRA receiving your DIRECT ROLLOVER might be different than if you received your benefit in a taxable distribution directly from the Plan. For example, if you were born before January 1, 1936, you might be entitled to ten-year averaging, as explained below. However, if you have your benefit rolled over to a section 403(b) tax-sheltered annuity, a governmental 457 plan, or an IRA in a DIRECT ROLLOVER, your benefit will no longer be eligible for that special treatment. See the sections below entitled "Additional 10% Tax if You Are under Age 59½" and "Special Tax Treatment if You Were Born before January 1, 1936."

III. PAYMENT PAID TO YOU

If your payment can be rolled over (see Part I above) and the payment is made to you in cash, it is subject to 20% federal income tax withholding on the taxable portion (state tax withholding may also apply). The payment is taxed in the year you receive it unless, within 60 days, you roll it over to an IRA or an eligible employer plan that accepts rollovers. If you do not roll it over, special tax rules may apply.

Income Tax Withholding:

Mandatory Withholding. If any portion of your payment is eligible to be rolled over under Part I, but is PAID TO YOU (for example, because you elect the payment or because your plan benefit is under $1,000), the Plan is required by law to withhold 20% of the taxable amount. This amount is sent to the IRS as federal income tax withholding. For example, if you can roll over a taxable payment of $10,000, only $8,000 will be paid to you because the Plan must withhold $2,000 as income tax. However, when you prepare your income tax return for the year, unless you make a rollover within 60 days (see "Sixty-Day Rollover Option" below), you must report the full $10,000 as a taxable payment from the Plan. You must report the $2,000 as tax withheld, and it will be credited against any income tax you owe for the year. There will be no income tax withholding if your payments for the year are less than $200.

Voluntary Withholding. If any portion of your payment is taxable but cannot be rolled over, the mandatory withholding rules described above do not apply. In this case, you may elect not to have withholding apply to that portion. If you do nothing, an amount will be taken out of this portion of your payment for federal income tax withholding. To elect out of withholding, ask the Plan Administrator for the election form and related information.

Sixty-Day Rollover Option. If you receive a payment that can be rolled over, you can still decide to roll over all or part of it to an IRA or to an eligible employer plan that accepts rollovers. If you decide to roll over, you must contribute the amount of the payment you received to an IRA or eligible employer plan 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 eligible employer plan. If you roll the payment to a Roth IRA, a later distribution from the Roth IRA (including a distribution of earnings) will not be taxed if the distribution is a “qualified distribution” from the Roth IRA.

You can roll over up to 100% of your payment that can be rolled over, including an amount equal to the 20% of the taxable portion that was withheld. If you choose to roll over 100%, you must find other money within the 60-day period to contribute to the IRA or the eligible employer plan, to replace the 20% that was withheld. On the other hand, if you roll over only the 80% of the taxable portion that you received, you will be taxed on the 20% that was withheld.

> *Example*: The taxable portion of your payment that can be rolled over under Part I above is $10,000, and you choose to have it paid to you. You will receive $8,000, and $2,000 will be sent to the IRS as income tax withholding. Within 60 days after receiving the $8,000, you may roll over the entire $10,000 to a traditional IRA or an eligible employer plan. To do this, you roll over the $8,000 you received from the Plan, and you will have to find $2,000 from other sources (your savings, a loan, etc.). In this case, the entire $10,000 is not taxed until you take it out of the traditional IRA or an eligible employer plan. If you roll over the entire $10,000, when you file your income tax return you may get a refund of part or all of the $2,000 withheld.
>
> If, 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 59½. If you receive a payment before you reach age 59½ and you do not roll it over, then, in addition to the regular income tax, you may have to pay an extra tax equal to 10% of the taxable portion of the payment. The additional 10% tax generally does not apply to (1) payments that are paid after you separate from service with your employer during or after the year you reach age 55, (2) payments that are paid because you retire due to disability, (3) payments that are paid as equal (or almost equal) payments over your life or life expectancy (or your and your beneficiary’s lives or life expectancies), (4) payments that are paid directly to the government to satisfy a federal tax levy, (5) payments that are paid to an alternate payee under a qualified domestic relations order, or (6) payments that do not exceed the amount of your deductible medical expenses. See IRS Form 5329 for more information on the additional 10% tax.

The additional 10% tax will not apply to distributions from a governmental 457 plan, except to the extent the distribution is attributable to an amount you rolled over to that plan (adjusted for investment returns) from another type of eligible employer plan or IRA. Any amount rolled over from a governmental 457 plan to another type of eligible employer plan or to an IRA will become subject to the additional 10% tax if it is distributed to you before you reach age 59½, unless one of the exceptions applies.

Special Tax Treatment If You Were Born before January 1, 1936. If you receive a payment from a plan qualified under section 401(a) or a section 403(a) annuity plan that can be rolled over and you do not roll it over to a traditional IRA or an eligible employer plan, the payment will be taxed in the year you receive it. However, if the payment qualifies as a "lump sum distribution," it may be eligible for special tax treatment. A lump sum distribution is a payment, within one year, of your entire balance under the Plan (and certain other similar plans of the employer) that is payable to you after you have reached age 59½ or because you have separated from service with your employer (or, in the case of a self-employed individual, after you have reached age 59½ or have become disabled). For a payment to be treated as a lump sum distribution, you must have been a participant in the Plan for at least five years before the year in which you received the distribution. 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). Ten-year averaging often reduces the tax you owe.

There are other limits on the special tax treatment for lump sum distributions. For example, you can generally elect this special tax treatment only once in your lifetime, and the election applies to all lump sum distributions that you receive in that same year. You may not elect this special tax treatment if you rolled amounts into this Plan from a 403(b) tax-sheltered annuity contract, a governmental 457 plan, or from an IRA not originally attributable to a qualified employer plan. If you have previously rolled over a distribution from this Plan (or certain other similar plans of the employer), you cannot use this special averaging treatment for later payments from the Plan. If you roll over your payment to an IRA, governmental 457 plan, or 403(b) tax-sheltered annuity, you will not be able to use special tax treatment for later payments from that IRA, plan, or annuity. Also, if you roll over only a portion of your payment to an IRA, governmental 457 plan, or 403(b) tax-sheltered annuity, this special tax treatment is not available for the rest of the payment. See IRS Form 4972 for additional information on lump sum distributions and how you elect the special tax treatment.

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 a court, usually in connection with a divorce or legal separation. However, the AUTOMATIC ROLLOVER rules only apply to payments to employees following a termination from service.

If you are a surviving spouse or an alternate payee, you may choose to have a payment that can be rolled over, as described in Part I above, paid in a DIRECT ROLLOVER to an IRA or to an eligible employer plan or paid to you. If you have the payment paid to you, you can keep it or roll it over yourself to an IRA or to an eligible employer plan. Thus, you have the same choices as the employee.

The plan allows non-spouse beneficiaries to make a DIRECT ROLLOVER of any lump-sum payment due them from the plan. If you are a non-spouse beneficiary and make a DIRECT ROLLOVER, the rules governing inherited IRAs will govern after the rollover. Under inherited IRA rules, the beneficiary's entire interest must be distributed either by the end of the fifth calendar year after the year of the employee's death or over the life or life expectancy of the beneficiary, depending on factual circumstances. (There are detailed rules governing inherited IRAs that are beyond the scope of this summary. For the complete rules, consult IRS Publication 590, Individual Retirement Arrangements.) Like an original owner, an inherited owner generally will not owe tax on the assets in the IRA until distribution from the IRA.

If you are a surviving spouse, an alternate payee, or another beneficiary, your payment is generally not subject to the additional 10% tax described in Part III above, even if you are younger than age 59½.

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, as described in Part 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 five years of participation in the Plan.

HOW TO OBTAIN ADDITIONAL INFORMATION

This notice summarizes only the federal (not state or local) tax rules that might apply to your payment. The rules described above are complex and contain many conditions and exceptions that are not included in this notice. Therefore, you may want to consult with the Plan Administrator or a professional tax advisor before you take a payment of your benefits from your Plan. Also, you can find more specific information on the tax treatment of payments from qualified employer plans in IRS Publication 575, Pension and Annuity Income, and IRS Publication 590, Individual Retirement Arrangements. These publications are available from your local IRS office, on the IRS's Internet Web Site at www.irs.gov, or by calling 1-800-TAX-FORMS.

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