



## Unforeseen Emergency Withdrawal Application Form

*When submitting this form, **Supporting Documentation** must be attached. Please type or print*

Social Security Number	Last Name	First Name	Middle Initial
Mailing Address (must match address on file with ING)	City	State	Zip Code
Birth Date / /	Home Telephone - -	Office Telephone - -	

Please select the reason(s) below for your request and **attach** a brief description of your unforeseen emergency circumstance.

I request a withdrawal in the amount of \$ \_\_\_\_\_ (If you do not elect a specific amount for withdrawal, your request will be processed for the maximum amount qualified based on your documentation.) **Documentation to support this amount must be attached to this signed form in order for this request to be approved. \*PLEASE NOTE: STATE MATCHING FUNDS ARE NOT AVAILABLE TO FUND THIS WITHDRAWAL.**

Select Here	Acceptable Circumstances	Required Documentation
	Illness of the Participant, Spouse, Dependent or Primary Beneficiary	<ul style="list-style-type: none"> <li>All documentation must be dated within the past 12 months.</li> <li>Eligibility of Benefits Statement showing amount owed by participant, Copies of prescription drug bills or other medical expense statement. If participant does not have insurance they must state so on their application.</li> <li>Proof of marriage or dependency ie. copy of first page and signature page of participants' federal income tax return.</li> <li>You must include a separate written statement that you do not have dental coverage for dental expenses.</li> </ul>
	Loss of Income due to illness, accident or layoff (not approvable if due to workplace disciplinary action or legal action.)	<ul style="list-style-type: none"> <li>All documentation must be dated within the past 12 months.</li> <li>Signed statement on Employer letterhead providing exact dates of unpaid leave, current hourly pay rate and total number of hours on Leave Without Pay.</li> <li>Pay stub copies for the last two pay periods and signed statement indicating reason for loss of income.</li> <li>If filing for spouse, proof of dependency must be provided ie. copy of first page and signature page of participants' federal income tax return.</li> </ul>
	Major property loss due to casualty or severe weather (General House maintenance due to "wear & tear" is not covered.)	<ul style="list-style-type: none"> <li>All documentation must be dated within the past 6 months.</li> <li>Repair Estimate and Insurance Coverage limit statement in participant's name. Repair estimate must be on company letterhead, signed by representative of company, and indicate address of property. If not on company letterhead, signature of representative must be notarized. Insurance statement must indicate address of property, whether the damage was due to casualty, and the nature of the casualty (i.e: fire, flood, wind, etc) .</li> <li>If you are uninsured, you must include a separate written statement that you are uninsured.</li> </ul>
	Funeral Expenses for Spouse, Dependent or Primary Beneficiary	<ul style="list-style-type: none"> <li>All documentation must be dated within the past 12 months.</li> <li>Funeral Home invoice with the name of the participant as the responsible party for payment of the invoice.</li> </ul>
	To Prevent Eviction from Primary residence	<ul style="list-style-type: none"> <li>All documentation must be dated within the past 60 days.</li> <li>Notice from Landlord on company letterhead, signed by a representative of the company, indicating property location, amount owed and a future eviction date. If not on company letterhead, signature of Landlord must be notarized.</li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>Court Notice signed by a judge indicating a future eviction date.</li> </ul>
	To Prevent Foreclosure on Primary residence	<ul style="list-style-type: none"> <li>All documentation must be dated within the past 60 days.</li> <li>Foreclosure Notice on official company letterhead from lender indicating property location, amount owed and a future foreclosure date if the payment is not received in full.</li> <li>All documentation must be received by ING before the payment due date expires.</li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>Court Notice signed by a judge indicating a future eviction date.</li> </ul>
	Car Repair for vehicle needed for employment (General Automotive maintenance is not covered.)	<ul style="list-style-type: none"> <li>All documentation must be dated within the past 60 days.</li> <li>Must include with this application form a separate written statement describing the nature of the participant's job, a statement of need (why a withdrawal is necessary) and that the vehicle is the only means of transportation to and from work.</li> <li>Detailed itemized estimate of the repair from mechanic on company letterhead, signed by a representative of the company. If estimate from mechanic is not on company letterhead, signature of mechanic must be notarized. The estimate must also include the name and address of the Participant.</li> <li>Withdrawal amount may not be greater than the amount the participant needs to repair the vehicle .</li> </ul>
	Other	<ul style="list-style-type: none"> <li>This documentation must clearly support that this financial hardship was:               <ul style="list-style-type: none"> <li>Unforeseen and extraordinary,</li> <li>Caused by circumstances beyond your control,</li> <li>That the financial hardship could not be relieved through:                   <ul style="list-style-type: none"> <li>Insurance payments or</li> <li>Liquidation of assets that would not cause additional hardship,</li> </ul> </li> </ul> </li> <li>The documentation must specifically verify the amount of the need.</li> </ul>

**Notice of Withholdings: Please read this section carefully.**

**If no special Tax Withholding is chosen below, ING will withhold the standard 10% on Federal Taxes and 0% for Missouri State Taxes.**

You do have the option to change this tax withholding. You may elect not to have taxes withheld or you may choose to have additional Federal or State taxes withheld. If you do not have enough federal or state income tax withheld, you may be responsible for payments of estimated tax. You may incur penalties under the estimated tax payment rules if your withholding and estimated tax payments are not sufficient. Please elect your withholding option:

\_\_\_\_\_ I elect to withhold \$ \_\_\_\_\_ (indicate dollar amount) for federal taxes from my hardship distribution.

\_\_\_\_\_ I elect **NOT** to withhold federal taxes from my hardship distribution. I understand I will be liable for all federal taxes that may result from this withdrawal.

\_\_\_\_\_ I elect to withhold 10 % plus this additional dollar amount- \$ \_\_\_\_\_ for federal taxes.

\_\_\_\_\_ I elect to withhold Missouri state taxes at a rate of \_\_\_\_\_%.

You also have the option to increase the total amount of this distribution to include the taxes you requested. This would provide you with the amount you requested, after taxes are withheld.

I would like to increase my distribution to cover the taxes that are being withheld. \_\_\_\_\_(Yes/No)

\_\_\_\_\_ Check here if you would like to have your check sent overnight delivery to your address of record. A fee of \$25.00 will be withdrawn from your plan account to cover the delivery fee. **Please note that if your address of record is a PO Box, the check will be sent by US Postal Service and there is no next day guarantee. Also, if you have ACH information on file you can not request overnight delivery. Your distribution will be directly deposited into your bank account.**

By signing this application, I hereby acknowledge the following:

I represent and warrant that my financial hardship cannot be relieved:

- through reimbursement or compensation by insurance or otherwise;
- by liquidation of my assets, to the extent such liquidation would not itself cause severe financial hardship; or
- by cessation of deferrals under the Plan.

I have attached documentation supporting this request for a financial hardship (i.e., police report, explanation of health benefits, etc.).

All the facts I have presented above are true.

**PLEASE RETURN THIS FORM AND APPROPRIATE DOCUMENTATION TO:**

**If you are sending this by Regular Mail:**

ING  
Attn: Missouri Deferred Compensation Plan  
PO Box 23866  
Jacksonville, FL 32241-3866

**If you are sending this by Overnight Mail:**

ING  
Attn: Missouri Deferred Compensation Plan  
30 Braintree Hill Office Park  
Braintree, MA 02184

**This form and supporting documentation may also be faxed to 1-800-906-5270.**

**Your signature is required to process this form. This form is valid for 60 days from date of signature.**

Participant's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**Missouri Deferred Compensation Plan  
APPLICATION FOR AN UNFORESEEN EMERGENCY WITHDRAWAL**

IRS regulations state that a hardship is an unforeseeable emergency or "severe financial hardship" as a result of events beyond the control of the Participant. **Benefits to be paid shall be limited strictly to that amount necessary to meet the emergency need constituting severe financial hardship.** An unforeseeable emergency constituting a "financial hardship" shall include **Sudden, Unexpected and non-reimbursed Major Expenses.**

**Payment may not be made to the extent that such hardship may be relieved:**

- Through reimbursement or compensation by insurance or otherwise,
- By liquidation of the Participant's assets, to the extent the liquidation of such assets would not itself cause severe financial hardship, or
- By cessation of deferrals under the Plan

**Unforeseeable emergencies do not include the following:**

1. Payment of a monthly utility bill (gas, water or electric service) unless you provide documentation that the service rates have doubled from the same month in the prior year.
2. Purchase of real estate or vehicles
3. Payment of college tuition
4. General automobile maintenance
5. Credit Card Debt or loans
6. Personal Bankruptcy (except when resulting directly and solely from illness or casualty loss)
7. Payment of income taxes, property taxes, interest or penalties
8. Non-medically necessary procedures
9. Legal Fees

**THE PARTICIPANT SHOULD BE AWARE THAT ALL AMOUNTS RECEIVED ARE SUBJECT TO ORDINARY INCOME TAX. TAX FORMS WILL BE RECEIVED BY THE PARTICIPANT BY THE DEADLINE ESTABLISHED BY THE IRS FOR 1099-R REPORTING.**

If ING is unable to process your request, you may submit a written request for a review of your Unforeseen Emergency request.

If you have any questions please call The Missouri Deferred Compensation Information line at 800-392-0925 and request to speak with a Customer Service Representative. Customer Service Representatives are available Monday through Friday, 7 a.m. to 7 p.m. excluding New York Stock Exchange holidays.

EWDL711006



## Special Tax Notice For Payments Not From a Designated Roth Account

### YOUR ROLLOVER OPTIONS

You are receiving this notice because all or a portion of a payment you are receiving from the Missouri Deferred Compensation Plan (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:

- 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?**

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 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).

### **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 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 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](http://www.irs.gov), or by calling 1-800-TAX-FORM.