

# Request for Distribution

<i>Participant/Beneficiary Name</i>	<i>Social Security Number</i> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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<i>Participant/Beneficiary Mailing Address</i>	<i>Sex</i> <input type="checkbox"/> M <input type="checkbox"/> F <i>Marital Status</i> <input type="checkbox"/> Married <input type="checkbox"/> Not Married
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<i>City State and Zip Code</i>	<i>Date of Birth</i> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/>
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<i>Participant Is</i> <input type="checkbox"/> Still Employed <input type="checkbox"/> Terminated	<i>Type of Distribution</i> <input type="checkbox"/> Termination <input type="checkbox"/> Hardship <input type="checkbox"/> Death <input type="checkbox"/> Other (Explain) <input type="checkbox"/> Retirement <input type="checkbox"/> Disability <input type="checkbox"/> Termination of Plan
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*Date of Termination*   

**Disbursement Form**

Lump Sum Distribution - IRS regulations require a 20% Federal Income Tax be withheld from cash distributions that are eligible rollover distributions. The taxable portion may also be subject to a 10% penalty if made prior to age 59 1/2.

Direct Rollover to Another Qualified Plan or IRA (Please complete the section labeled Rollover Information)

Partial Lump Sum (not less than \$500) with remainder going to a Direct Rollover.  
Amount of Lump Sum \$\_\_\_\_\_.

Minimum Distribution (70 1/2) Calculated Based on  
 Single Life     Joint Life (Beneficiary Date of Birth)

Installment Payments paid over  
 Lifetime and beneficiary's lifetime (or life expectancies)  
 Lifetime (or life expectancy)  
 \_\_\_\_\_ Years (Minimum of 10)

Life Annuity

Life Annuity Term Certain with payments guaranteed for 10 years

Joint and  
 50% Survivor Annuity  
 66-2/3% Survivor Annuity  
 75% Survivor Annuity  
 100% Survivor Annuity

Defer payment until age 65 (minimum account balance of \$5,000)

<i>Participant Signature</i> _____	<i>Date</i> _____
<i>Plan Administrator Signature</i> _____	<i>Date</i> _____

**Rollover Information**

IRA

Qualified Plan

Name of Payee (bank, insurance company, etc.) \_\_\_\_\_

Check should be sent to (Address) \_\_\_\_\_

Account Number to be Credited \_\_\_\_\_

For Qualified Plans, make check payable to (Name of qualified plan) \_\_\_\_\_

**Hardship Information**

Purchase of my principal residence

Medical emergency for myself, spouse or dependents

College tuition expense for up to the next 2 semesters for myself, spouse or a dependent

Prevent foreclosure/eviction from my primary residence

Other \_\_\_\_\_

Please note that the amount that is eligible for distribution is the amount of deferrals the participant has contributed to the 401(k) plan. The participant is not eligible to receive earnings attributed to the contributions nor is the participant eligible to receive any amounts that have been contributed by the employer for matching contributions nor for profit sharing contributions. The distribution may not exceed the amount needed to alleviate the hardship, and all other sources of income (including loans from the plan) must be exhausted prior to a hardship distribution from the plan.

**Joint & Survivor Annuity Information & Consent**

This section is not applicable if the distribution is less than \$5,000.

An annuity is a periodic payment made to a Participant for a specified number of years or for the lifetime of the Participant

A Joint & Survivor Annuity is an annuity for the lifetime of a Participant including a Survivor Annuity for the lifetime of the Participant's spouse in an amount of not to exceed 100% nor less than 50% of the Annuity payable during the joint lives of the Participant and the Participant's spouse.

A Life Annuity is payments to a Participant for life only. Upon the Participant's death, all payments will cease.

If you have been married throughout the one year period prior to the date your benefits began, the Joint & Survivor Annuity is automatic. If you are single, a Life Annuity is automatic. These benefit payment methods are mandatory unless elected otherwise by you and spouse, if applicable. The Retirement Equity Act (REA) of 1984 allows you to elect, reject or revoke an election previously made requesting the J&S Annuity or Life Annuity options.

Spousal consent must be provided if the J&S Annuity is rejected and you are married. The spouse's signature must be notarized or witnessed by the Plan Administrator.

**Spousal Election/Waiver**

I agree to the rejection of the automatic Joint & Survivor Annuity by my spouse. I understand that no benefits will be paid to me under the Annuity provisions of the Plan. I further understand that this rejection will not be valid without my signature and is irrevocable unless the Participant (my spouse) revokes the rejection.

*Signature of Spouse*

*Date*

*Notary*

*Date*

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