



LOCAL UNION 617
INTERNATIONAL BROTHERHOOD
OF ELECTRICAL WORKERS

SAN MATEO COUNTY

ELECTRICAL WORKERS JOINT TRUST FUNDS



SAN MATEO COUNTY CHAPTER
NATIONAL ELECTRICAL
CONTRACTORS ASSOCIATION

THINGS YOU SHOULD KNOW UPON RETIREMENT!

(San Mateo Electrical Construction Industry Retirement Plan)

(San Mateo Electrical Workers Health and Welfare Plan)

VESTING REQUIREMENT. To be vested and entitled to a pension benefit under the Retirement Plan, you must have at least three years of service (at least 1,000 hours during three separate calendar years) and reach your Normal or Early Retirement Date. See the vesting credit rule summarized on page 3 of the Summary Plan Description.

NORMAL RETIREMENT DATE/LIMITED WORK PERMITTED. Normal Retirement means attainment of age 65, or if you are not yet vested at that age, your fifth anniversary of Participation in the Plan without a permanent break in service (see page 6 of the Summary Plan Description for a summary of the break in service rules). At Normal Retirement Age, you are permitted to work in the Electrical Construction Industry but only if you work less than 40 hours per month.

EARLY RETIREMENT DATE. If you are vested you may retire as early as age 55 (the Plan's Early Retirement Date) and have terminated your employment in the electrical construction industry in the State of California for at least 30 consecutive days.

HOUR BANK/CONVERSION FROM ACTIVE MEMBER TO RETIREE. When you retire, the Plan office converts your accumulated hours in your hour bank as follows: Your hours are converted to dollars for purposes of purchasing retiree coverage under the Plan based on the full months of your hour bank and the cost of active coverage. For example, if you have 720 hours in your hour bank, that is equivalent to six months of coverage (6 months x 120 hours = 720 hours). The current cost of the Active Plan for a self-funded Participant is \$1,382.68. (For Kaiser, the monthly cost is \$1,391.72.) The Plan multiplies \$1,382.68 x 6 months, which equals \$8,296.08. (For Kaiser Participants, the additional amount will be used.) That amount is then used on your behalf to pay the retiree medical premiums for coverage under the Plan. (If you have five months of coverage and an extra 30 hours, the extra 30 hours are not converted to dollars.) The cost of coverage will likely increase each year. Moreover, the Board of Trustees has the right to change the 120 hours required for a month of coverage.

ELIGIBILITY FOR RETIREE HEALTH CARE BENEFITS. If you retire and are receiving pension benefits from the Retirement Plan and you have been eligible for health and welfare benefits as an Active Employee for ten of the last fifteen years (120 out of the last 180 months) and two of the last five years (24 months out of the last 60 months) immediately preceding your date of retirement, and you have current coverage under the Plan (as an active employee), you are eligible for retiree health and welfare benefits. You commence such benefits without any waiting period. You will be required to pay a monthly premium in an amount which is established by the Board of Trustees of the Plan.

United Administrative Services, 1120 So. Bascom Ave., San Jose, CA 95128
Telephone (408) 288-4400 Toll Free (877) 827-4239 Fax (408) 288-4439

RETURN TO COVERED WORK IN THE ELECTRICAL INDUSTRY. If you return to Covered Employment that requires contribution to the Retirement Plan, your monthly pension payments will stop. In addition, returning to work means you will need to vest once again on the new contributions. That requires three years of service.

Re-Earn Eligibility under Health Care Plan. If you return to Covered Employment, your eligibility for retiree health and welfare benefits under the Plan stops. You then have to re-earn your eligibility in the active health and welfare plan. Your new coverage as an active employee will begin the first day of the second month after the month in which you have accumulated a minimum of 600 hours of Covered Employment.

Re-Earn Eligibility for Retiree Health and Welfare Benefits. If you re-retire and re-apply for retiree health and welfare benefits, you will have to meet the requirements set forth above in the fourth paragraph (coverage during 10 out of the last 15 years and 2 out of the last 5 years).

**San Mateo County Electrical Construction Industry
Retirement Pension Plan
Defined Contribution Plan Application Procedures**

This is being distributed so that you will know the length of time needed to process requests for Retirement Benefits. You should apply 90 days prior to your planned requested retirement date. Applying 90 days prior will ensure that you receive your first check on the first day of the month that your retirement will become effective. Also applying 90 days prior will allow the time permitted for the processing of your health and welfare benefits if applicable. Please be sure to contact Jennifer Olia @ (800) 541-8059 or (408) 288-4445 for questions regarding your health & welfare eligibility. Also the Participant and spouse have up to 180 days to decide to waive the joint and survivor annuity.

Defined Contribution Benefit Plan (Part B)

- A. The Application forms will be sent to the member when forms are requested from the Plan office.
- B. The Member must fully complete all of the forms and return them to the Plan office with all of the following documents:
 - 1. Proof of Age (member and spouse, if no spouse then beneficiary)
 - 2. Divorce Documents, if applicable including Qualified Domestic Relations Order
 - 3. Copy of marriage license (if married)

If you are applying for a disability retirement please provide a copy of your social security disability award.

- C. Once we have received the application in our office and reviewed it for completeness we will forward you the retirement packet and option forms along with the other documents required by the plan for retirement.
- D. Part B benefits are payable as follows:
 - 1. Lump Sum
 - 2. Partial Lump Sum
 - 3. Monthly Instalment Payments
 - 4. Total Rollover of Funds
 - 5. Purchase of Annuity (Life Annuity, 50%, 75% or 100% Joint and Survivor) Which includes the entire balance in the fund
 - 6. Partial Rollover
 - 7. Periodic Payments (120 month distribution based on IRS guidelines)
 - 8. Postpone payment until further notice or until the date at which the IRS requires.

Please be advised that United Administrative Services will have a representative on site at the Local office once a month to help you fill out your paper work and answer any questions you may have regarding your retirement benefits. Please call the Union for the perspective dates and to make an appointment.

**SAN MATEO COUNTY ELECTRICAL CONSTRUCTION INDUSTRY
RETIREMENT TRUST
ADMINISTRATIVE OFFICES
1120 S. BASCOM AVENUE, SAN JOSE, CA 95128-3590
(408) 288- 4400**

REQUEST FOR PENSION

INSTRUCTIONS

- | | |
|--|---|
| 1. Please read each question carefully | 4. Be sure to Sign and Date the Application |
| 2. Print all information | 5. Mail the completed Application to: |
| 3. Be sure to submit a Proof of Age
(Refer to Proof of Age Instructions Attached) | Post Office Box 5057
San Jose, CA 95150-5057 |

PERSONAL DATA

1. Participant Name _____
(Last) (First) (Middle)
2. Address _____
Street City State Zip Code
3. SSN _____ 4. Date of Birth _____
5. Telephone No. _____

*** Please be advised that your requested date of retirement can be no sooner than the first day of the third month following the date the completed application is received by the Administrative Office.**

6. Date you plan to retire: Month _____ Year _____
7. Last date worked: Month _____ Year _____
8. Beneficiary Name _____
9. Beneficiary SSN _____ 10. Date of Birth _____
11. Marital Status: Married Single Divorced Widowed

If divorced, please provide copy of Divorce Decree with Property Settlement

12. Is any portion of your Pension Benefit payable to someone else under a Court Order.
 Yes No

TYPE OF APPLICATION

13. I wish to apply for: Normal Retirement * Early Retirement
 Pre-Retirement Death Disability Retirement

(See reverse side)

14. If you are applying for Disability Retirement, are you receiving Social Security Benefits?
 Yes No (If "Yes", attach a photocopy of your Social Security Award)

15. Do you have a partial or total ownership interest in a business in the electrical industry? _____
If yes, please indicate your percentage of ownership, including the name of the business.

16. Is it your intention to perform any work in the electrical industry after retirement? This includes any type of work, including as
A consultant, independent contractor, contractor, owner, self employment, supervisor or any other position? _____

If yes, please describe your intended work and position.

To be entitled to a distribution, you must have terminated your work in covered employment (or any employment in the Electrical Industry). To enforce this rule, which is required by the Internal revenue Code and the IRS, the Plan provides that no distributions can be made until at least 30 days has elapsed since your last Covered Employment. If you work in Covered Employment during that period, you will NOT be entitled to a distribution from the Plan (because you will not have incurred a termination of Employment).

The Board of Trustees requires that you declare under penalty and perjury or otherwise that you are not working as an Electrician or otherwise in the Electrical Industry. The Board may require such proof as often as it deems reasonable under the circumstances. The Board may delegate this responsibility to the Fund Manager, legal counsel or to any other person or entity on behalf of the Plan.

I swear under penalty and perjury under the laws of the State of California that I am not working as an electrician or performing ANY OTHER WORK IN THE ELECTRICAL INDUSTRY and that I have no plans to do so in the future after my retirement and/ or distribution of my funds. I also swear under penalty and perjury under that laws of the State of California that neither my spouse nor I have an ownership interest in business in the electrical industry and that we have no plans to do so in the future after my retirement and /or distribution of my funds.

IT IS ABSOLUTELY ESSENTIAL THAT YOU BE AS ACCURATE AS POSSIBLE IN YOUR REPLIES.
INCORRECT OR INCOMPLETE INFORMATION MAY DELAY PAYMENT OF YOUR PENSION BENEFITS.

As a retiree of the San Mateo County Electrical Construction Industry Retirement Trust, (Local #617) I acknowledge that I will be bound by all the Rules and Regulations of the San Mateo County Electrical Construction Industry Retirement Trust (Local #617) and that I will personally endorse each Pension check for my own use or that it will be deposited directly to my bank account.

I realize that all information on this application will be used for determining my Pension Credits and Benefits, if any, and I hereby declare under perjury that the foregoing is correct to the best of my Knowledge.

Date

Signature

INSTRUCTIONS CONCERNING SUBMISSION OF PROOFS OF AGE

The acceptable proofs of your age are listed below in two groups. Submit a photostat copy of one of the proofs listed in Group I. If you have it or can possibly obtain it since this class of age is more convincing.

If you cannot submit a proof in the Group I classification, submit photostat copies of two (2) of the proofs listed in Group II. You are cautioned, however, that naturalization papers, United States Passports and Immigration papers may not be photostated. If you are submitting any of these, you must send the original. It will be returned to you.

Additional proofs of age may be requested if the documents you submitted do not constitute convincing proof of your age.

GROUP I

1. A birth certificate
2. A baptismal certificate or a statement as to the date of birth shown by a church record, certified by the custodian of such record.
3. Notification of registration of birth in a public registry of vital statistics.
4. Certification of record of age by the U.S. Census Bureau
5. Hospital birth records, certified by the custodian of such record
6. Document showing approval of Social Security Pension
7. A foreign church or government record
8. A signed statement by the Physician or midwife who was in attendance at birth as to date the birth as shown on their records.
9. Naturalization record (Photostat not permitted : Submit original)
10. Immigration papers (Photostat not permitted : Submit original)

GROUP II

11. Military record
12. Passport (U.S. Passports may not be photostated : Submit original)
13. School records, certified by the custodian of such record
14. Vaccination record, certified by the custodian of such record.
15. An insurance policy which shows the age or date of birth
16. Other evidence such as signed statements from persons who have knowledge of the date of birth

**APPLICATION FOR COVERAGE AS A RETIREE
UNDER THE RETIRED SAN MATEO ELECTRICAL WORKERS
HEALTH CARE BENEFITS PLAN (IBEW Local 617)**

I hereby make application to the Retired San Mateo Electrical Workers Health Care Benefits Plan (IBEW 617). This application is used to establish plan eligibility only, and is not a health care plan enrollment form. Health care plan enrollment forms and information will be sent to you after you have been approved for retiree benefits.

Name _____ Social Security Number _____
 Address _____ City _____ Zip _____
 Phone Number _____ Pension Retirement Date _____
 Date of Birth _____ Health & Welfare Retirement Date _____
 Requested Date of Retirement * _____

* Your requested date of retirement can be no sooner than the first day of the third month following the date the completed application is received by the Administrative Office.

Spouse's Name _____ Last Date Worked _____
 Spouse's Date of Birth _____ Spouse's Social Security # _____

I Certify the following:

- | | Yes | No |
|--|--------------------------|--------------------------|
| 1. I have been eligible under the San Mateo Electrical Workers Health Care Benefits Plan for 10 of the last 15 years and 2 of the last 5 years immediately preceding date of retirement. | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. I am currently receiving (or have recently applied for) pension benefits from San Mateo County Electrical Construction Industry Retirement Trust (IBEW Local 617). | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. I had/will have coverage under the San Mateo Electrical Workers Health Care Benefits Plan as of my retirement date. | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. When eligible, I will apply for and receive Medicare Parts A and B. | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. I am at least 55 years of age and eligible to retire under the Pension Plan. | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. I am currently receiving disability benefits. | <input type="checkbox"/> | <input type="checkbox"/> |

I understand that instead of Retiree Coverage, I may self-pay to extend my active plan coverage for a limited time under the federal law known as COBRA. The monthly cost for this coverage will be determined by the Trustees and will end after 18 months as required by COBRA. By applying for the Retiree Plan, I am waiving my rights to COBRA coverage.

Retiree Signature _____ Date _____

Please select the health care plan for which you would like to receive information and an application. You will not be enrolled in a health care plan until you have completed and returned the health care plan application to the Retiree Administrative office, and have been approved by the health care plan provider.

Retiree- Medicare Blue Shield Kaiser
 Early Retiree-Non Medicare Self Funded Kaiser

FOR ADMINISTRATIVE USE ONLY

Application Approved _____ Authorized By: _____
 Retirement Date _____/_____/_____ Date: _____
 Application Denied _____ Sent to Retiree Trust: _____

RETURN THIS APPLICATION TO UNITED ADMINISTRATIVE SERVICES

White - LAS Canary - VRI Pink - Local 617 Union Office Goldenrod - Participant

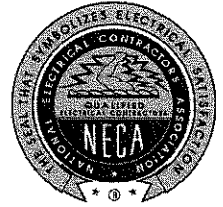




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YOUR ROLLOVER OPTIONS

You are receiving this notice because all or a portion of a payment you are receiving from the San Mateo Electrical Construction Industry Retirement Plan ("Plan") is eligible to be rolled over to an Individual Retirement Account ("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). 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.

A. GENERAL INFORMATION ABOUT ROLLOVERS

1. 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). If, however, 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).

2. 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.

3. 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.

a. 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.

b. 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). 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 federal income tax (and potential State tax penalties) on early distributions if you are under age 59½ (unless an exception applies).

4. 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)
- 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)

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

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

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

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

- Payments made after you separate from service if you will be at least age 55 in the year of the separation
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Payments made due to certain disabilities
- Payments after your death
- Corrective distributions of contributions that exceed tax law limitations
- 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

6. 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. There are, however, 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?

Please note that state or local income tax is withheld only for those states where such withholding is mandatory. If you reside in a state that has a state income tax, and the state does not have a mandatory withholding rule, you will be responsible for any state income taxes due on the taxable portion of your distribution. You should also be aware that some states have not yet changed their laws to take into account the expanded rollover rules that became effective January 1, 2002. In certain situations a rollover now permitted under federal law may be subject to taxation under state law; however, once the rollover is taxed under state law, the state would not tax this amount again when later you receive it as a distribution.

Note: California assesses a 2.5% tax penalty for early distributions from a Retirement Plan.

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

B. SPECIAL RULES AND OPTIONS

1. If you miss the 60-day rollover deadline

Generally, the 60-day rollover deadline cannot be extended. The IRS has, however, 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).

2. 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.

3. 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.

4. 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.

5. **If you are not a Plan Participant**

a. 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 does 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.

1. **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. If, however, 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.

2. **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.

b. 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.

6. **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.

7. 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.

C. FOR MORE INFORMATION

It is recommended that you consult with a professional tax advisor if you have questions before taking a payment from the Plan. You also may speak to the Plan Administrator. 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.

Updated: January, 2010