

Federal Income Tax Withholding Reminder Notice

This notice provides important information about Federal Income Tax withholding on distributions from your employer’s Qualified Retirement Plan, 403(b) plan, or Governmental 457(b) plan.

WITHHOLDING NOTICE	The distributions you receive from your employer’s retirement plan are subject to Federal income tax withholding unless you elect not to have withholding apply. Withholding will only apply to the portion of your distribution that is included in your income subject to Federal income tax. Thus, for example, there will be no withholding on the return of your own nondeductible employee contributions to the plan.
WITHHOLDING ELECTIONS	You may elect not to have withholding apply to your distribution payments by signing and dating a <i>Required Minimum Distribution Request Form</i> and returning it to your plan administrator. If you do not return the <i>Required Minimum Distribution Request Form</i> in a timely manner, receipt of your payments may be delayed. If you do not respond by the date your distribution is scheduled to begin, Federal income tax will be withheld from the taxable portion of your distribution at a rate of 10 percent. If you elect not to have withholding apply to your distribution, or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.