LORD ABBETT®

403(b) DISTRIBUTION DUE TO DEATH FORM

Use this form to authorize State Street Bank and Trust Company (State Street), the custodian of the 403(b) account, to transfer funds to the named beneficiary(ies). **Please consult your tax advisor to determine which method of distribution and withholding election is most appropriate for you.**

Mail completed form to: Lord Abbett Service Center, P.O. Box 219198, Kansas City, MO 64121-9198
Overnight mail: Lord Abbett Service Center, 330 West 9th Street, Kansas City, MO 64105-1514
Fax: 816-218-0072 (Advisors only) (Fax form only when Medallion Signature Guarantee is **not** required.)
If you have any questions, please call us: 800-842-0828 (Monday–Friday, between 8:30 a.m. and 6:00 p.m. Eastern Time)

Note:

- Prior to completing this form, please call Lord Abbett to ensure that all legal requirements are met and documents are enclosed.
- A separate form is needed for each beneficiary.

STEP 1: ACCOUNT REGISTRATION INFORMATION

Decedent Owner Name (First Name, MI, Last Name)	Decedent Social Security Number	Decedent Date of Birth (MM/DD/YYYY)	Decedent Date of Death (MM/DD/YYYY)
		/ /	/ /

Decedent Owner Street Address	City	State	Zip Code

Lord Abbett Fund Name(s)	Plan Number(s)/Plan Names(s)
1.	
2.	
3.	
4.	
5.	

To list more fund names, plan numbers, and plan names, please attach a separate page.

STEP 2: BENEFICIARY DESIGNATION

Each beneficiary must complete a separate form. Please consult your tax advisor to determine which method of distribution and withholding election is most appropriate for you.

Type of beneficiary: ☐ Spouse ☐ Nonspouse (individual) ☐ Estate (trust) ☐ Other: _____

Beneficiary Owner Name (First Name, MI, Last Name)	Beneficiary Social Security Number or Tax ID Number	Date of Birth (MM/DD/YYYY)
		/ /

Beneficiary Owner Street Address	City	State	Zip Code

When beneficiary is a minor, please provide the following information:

Name of Guardian for Minor (First Name, MI, Last Name)	Relationship of Guardian to Minor (parent, grandparent, etc.)

STEP 3: METHOD OF DISTRIBUTION

For a nonspouse beneficiary (check one).

Please authorize the following distribution method:

A. ☐ Send all the redemption proceeds to the address in Step 2.

B. ☐ Invest the funds in my existing Lord Abbett nonretirement account number: _____.

C. ☐ Invest the funds in my new Lord Abbett nonretirement account. My completed General Mutual Fund Account Application is enclosed.

Note: Options A, B, and C are considered immediate single-sum distributions for income tax purposes. See Step 4 regarding applicable withholding.

D. ☐ Transfer the funds into an inherited IRA with Lord Abbett. My completed Lord Abbett IRA Application is enclosed.

Distribution Method: ☐ Five-year payout ☐ Life expectancy

E. ☐ Transfer the funds to my separate account. I realize that I must liquidate this separate holding account by December 31 of the fifth year following the owner's death unless payments, based upon life expectancy (or, if shorter, the period over which the owner's required minimum distributions were being paid), are begun by December 31 or the year following the owner's death.

For a spouse beneficiary (check one).

Please authorize the following distribution method:

A. ☐ Send all the redemption proceeds to the address in Step 2.

B. ☐ Invest the funds in my existing Lord Abbett nonretirement account number: _____.

C. ☐ Invest the funds in my new Lord Abbett nonretirement account. My completed General Mutual Fund Account Application is enclosed.

Note: Options A, B, and C are considered immediate single-sum distributions for income tax purposes. See Step 4 regarding applicable withholding.

D. ☐ Transfer the funds to my separate account. I realize that I must liquidate this separate holding account by December 31 of the fifth year following the owner's death unless payments, based upon life expectancy (or, if shorter, the period over which the owner's required minimum distributions were being paid), are begun by December 31 or the year following the owner's death or, if later, the date on which the owner would have attained age 70½.

E. ☐ Make check payable to the following Qualified Plan[1] _____. I realize the check will be sent to the address on record, not the Qualified Plan. (Effective January 1, 2002.) You should confirm with the administrator of your qualified plan that the plan will accept such a rollover.

F. ☐ Roll over the assets to my existing Lord Abbett IRA account number: _____.

G. ☐ Roll over the assets to my new Lord Abbett IRA account. My completed Lord Abbett IRA Application is enclosed.

[1] You should confirm with the administrator of your qualified plan that the plan will accept such a rollover.

Important information for owner over age 70½:

The Internal Revenue Service determines April 1 following attainment of age 70 to be the required beginning date (RBD) to take a required minimum distribution (RMD) each year from a 403(b). If the owner's death occurred after the RBD, the amount of the RMD for the year of death is not allowed to be rolled over or transferred to the spouse's IRA or other qualified plan.

H. ☐ Withdraw the RMD and send to my address of record.

Note: An RMD withdrawal is considered an immediate single-sum distribution for income tax purposes. See Step 4 regarding applicable withholding.

STEP 4: FEDERAL TAX WITHHOLDING (Choose either A or B)

A. ☐ **Nonspouse beneficiary** (check one):

Nonspousal Beneficiaries are not subject to the Unemployment Compensation Act (UCA) of 1992 as described in option B below. However, we are required to withhold 10% of the taxable distribution unless you elect no withholding. Withholding amounts are sent to the IRS as a prepayment of federal income tax. You may withhold additional amounts. Please be aware that the IRS may impose a penalty for under withholding.

☐ Withhold _____% (in increments of 5%, not less than 20%) to be sent to the IRS.

B. ☐ **Spouse beneficiary** (check one):

As a result of the Unemployment Compensation Act (UCA) of 1992, the custodian is required to withhold 20% as prepaid federal income tax on distributions not directly rolled over into a spousal beneficiary's IRA account or another qualified plan or held in a separate account and taken over life expectancy. You may withhold additional amounts. Please be aware that the IRS may impose a penalty for under withholding.

☐ I have elected a direct rollover. Do not withhold taxes.

☐ I have not elected a direct rollover. Please withhold the mandatory 20% plus _____% (please indicate zero or a percentage in increments of 5%) to be sent to the IRS.

☐ I have elected to take distributions based on life expectancy from the holding account. Please withhold _____%. (Please indicate zero or a percentage in increments of 5%, not less than 10%.)

STEP 5: AUTHORIZED SIGNATURE(s)

I hereby attest that the preceding facts and declarations are correct.

Beneficiary Signature _____ Date ___/___/___

STEP 6: EMPLOYER AUTHORIZED SIGNATURE

I hereby consent to the beneficiary's elections as stated above.

Employer Name _____ Phone Number _____

Authorized Name (First Name, MI, Last Name) in the capacity of plan sponsor or trustee _____

Authorized Signature in the capacity of plan sponsor or trustee _____ Date ___/___/___

STEP 7: MEDALLION SIGNATURE GUARANTEE OR SIGNATURE GUARANTEE (if required)

A Medallion Signature Guarantee or Signature Guarantee for the beneficiary is required on the 403(b) Distribution Due to Death Form. Medallion Signature Guarantees must cover the amount of the requested transaction. There are several different guarantee amounts, so it is important to acquire a guarantee amount equal to or greater than the amount of the transaction(s). To obtain a Medallion Signature Guarantee or Signature Guarantee, sign this form in the presence of an authorized person at a broker/dealer firm or at another financial institution, such as a bank or trust company. A notarization from a notary public does not meet Medallion Signature Guarantee or Signature Guarantee requirements.	**Please place Medallion Signature Guarantee here.**

SPECIAL TAX NOTICE REGARDING PLAN PAYMENTS

(Alternative to IRS Safe Harbor Notice—for Participant)

This notice (revised January 2011) explains how you can continue to defer federal income tax on your retirement plan savings in the Plan and contains important information you will need before you decide how to receive your Plan benefits. All references to "the Code" are references to the Internal Revenue Code of 1986, as amended. This notice summarizes only the federal (not state or local) tax rules that apply to your distribution. Because these rules are complex and contain many conditions and exceptions which we do not discuss in this notice, you may need to consult with a professional tax advisor before you receive your distribution from the Plan.

A. TYPES OF PLAN DISTRIBUTIONS

Eligibility for rollover. The Code classifies distributions into two types: (1) distributions you may roll over ("eligible rollover distributions") and (2) distributions you may not roll over. See "Distributions not eligible for rollover" below. You also may receive a distribution under which part of the distribution is an eligible rollover distribution and part is not eligible for rollover. 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 (except for a rollover from a pretax account to a Roth IRA, described in the last paragraph of Section B below). The Plan Administrator will assist you in identifying which portion of your distribution is an eligible rollover distribution and which portion is not eligible for rollover.

Plans that may accept a rollover. You may roll over an eligible rollover distribution (other than Roth 401(k) plan deferrals and earnings) either to a Roth IRA, to a traditional IRA, or to an eligible employer plan that accepts rollovers. An "eligible employer plan" includes a plan qualified under Code §401(a), including a 401(k) plan, profit sharing plan, defined benefit plan, stock bonus plan (including an ESOP), or money purchase plan; a §403(a) annuity plan; a 403(b) plan; and an eligible §457(b) plan maintained by a governmental employer (governmental 457 plan). Special rules apply to the rollover of aftertax contributions and of Roth 401(k) deferrals. See "Aftertax contributions and Roth 401(k) plan deferrals" below. YOU MAY NOT ROLL OVER ANY DISTRIBUTION TO A SIMPLE IRA OR A COVERDELL EDUCATION SAVINGS ACCOUNT (FORMERLY KNOWN AS AN EDUCATIONAL IRA).

Deciding where to roll over a distribution. An eligible employer plan is not legally required to accept a rollover. 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. Even if a plan accepts rollovers, it might not accept rollovers of certain types of distributions, such as aftertax amounts. If this is the case, and your distribution includes aftertax amounts, you may wish instead to roll your distribution over to an IRA or to split your rollover amount between the employer plan in which you will participate and an IRA. You also should find out about any documents you must complete before a receiving plan or IRA sponsor will accept a rollover. If an employer plan accepts your rollover, 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 also may be subject to different tax treatment than distributions from this Plan. Check with the administrator of the plan that is to receive your rollover regarding subsequent distributions and taxation of the amount you will roll over, prior to making the rollover.

Distributions not eligible for rollover. An eligible rollover distribution means any distribution to you of all or any portion of your account balance under the Plan except: (1) a distribution that is part of a series of substantially equal periodic payments; (2) a required minimum distribution; (3) a hardship distribution; (4) an ESOP dividend; (5) a corrective distribution; (6) a loan treated as a distribution; (7) life insurance cost; (8) 90-day automatic enrollment withdrawals; or (9) ESOP prohibited allocations.

Substantially equal periodic payments. You may not roll over a distribution if it is part of a series of substantially equal payments made at least once a year and which will last for: (1) your lifetime (or your life expectancy), (2) your lifetime and your beneficiary's lifetime (or life expectancies), or (3) a period of 10 years or more.

Required minimum distributions. Beginning in the year in which occurs the later of your retirement or your attainment of age 70½, the Code may require the Plan to make "required minimum distributions" to you. You may not roll over the required minimum distributions. Special rules apply if you own more than 5% of the employer.

Hardship distributions. A hardship distribution is not eligible for rollover.

ESOP dividends. Cash dividends paid to you on employer stock held in an employee stock ownership plan cannot be rolled over.

Corrective distributions. A distribution from the Plan to correct a failed nondiscrimination test or because legal limits on certain contributions were exceeded cannot be rolled over.

Loans treated as taxable "deemed" distributions. The amount of a Plan loan that becomes a taxable deemed distribution because of a default cannot be rolled over. However, a loan offset amount is eligible for rollover, as discussed in Part C below. Ask the Plan Administrator if distribution of your loan qualifies for rollover treatment.

Life insurance cost. The cost of life insurance paid by the Plan.

90-day automatic enrollment withdrawals. Contributions made under special automatic enrollment rules that you request to withdraw within 90 days of enrollment.

ESOP prohibited allocations. Amounts treated as distributed because of a prohibited allocation of S corporation stock under an ESOP. (Also, there generally will be adverse tax consequences if you roll over a distribution of S corporation stock to an IRA.)

Aftertax contributions and Roth 403(b) plan deferrals.

Aftertax/rollover into an IRA. You may roll over your aftertax contributions to an IRA (including a Roth IRA) either directly or indirectly. The Plan Administrator will assist you in identifying how much of your payment is the taxable portion and how much is the aftertax portion. If you roll over aftertax contributions to an IRA, it is your responsibility to keep track of, and report to the IRS on the applicable forms, the amount of these aftertax contributions. This will enable you to determine the nontaxable amount of any future distributions from the IRA. Once you roll over your aftertax contributions to an IRA, you may NOT later roll over those amounts to an employer plan, but may roll over your aftertax contributions to another IRA.

Aftertax/rollover into an employer plan. You may DIRECTLY roll over aftertax contributions from the Plan to another qualified plan (including a defined benefit plan) or to a 401(k) plan if the other plan will accept the rollover and provides separate accounting for amounts rolled over, including separate accounting for the aftertax employee contributions and earnings on those contributions. You may NOT roll over aftertax contributions from the Plan to a §403(a) annuity plan, or to a governmental 457 plan. If you want to roll over your aftertax contributions to an employer plan that accepts these rollovers, you cannot have the aftertax contributions paid to you first. You must instruct the Plan Administrator to make a direct rollover on your behalf. Also, you may not first roll over aftertax contributions to an IRA and then roll over that amount into an employer plan.

Roth 403(b) plan deferrals. You may roll over an eligible rollover distribution that consists of Roth deferrals and earnings (whether or not it is a "qualified" Roth distribution) either: (1) by a direct rollover to another Roth 401(k) plan, or to a Roth 403(b) plan, provided the Roth 401(k) plan or the Roth 403(b) plan will accept the rollover; or (2) by a direct or 60-day rollover to a Roth IRA. Alternatively, you can roll over the taxable portion of a nonqualified Roth distribution by a 60-day rollover to a Roth 401(k) plan or to a 403(b) plan. See Section C, "Taxation of Roth deferrals" and "60-day rollover option" below.

If you roll over a Roth deferral account to a Roth IRA, the amount you roll over will become subject to the tax rules that apply to the Roth IRA. In general, these tax rules are similar to those described elsewhere in this notice, but differences include:

- All of your Roth IRAs will be considered for purposes of determining whether you have satisfied the five-year rule to enable you to receive a qualified distribution from the Roth IRA (counting from January 1 of the year for which your first contribution was made to any of your Roth IRAs).
- You will not be required to take a distribution from the Roth IRA during your lifetime, and you must keep track of the aggregate amount of the aftertax contributions in all of your Roth IRAs (in order to determine your taxable income for later Roth IRA payments that are not qualified distributions).
- Eligible rollover distributions from a Roth IRA can only be rolled over to another Roth IRA.

30-day notice period/waiver. After receiving this notice, you have at least 30 days to consider whether to receive your distribution or have the distribution 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 distribution then will be processed in accordance with your election as soon as practical after the Plan Administrator receives your election.

B. DIRECT ROLLOVER

Direct rollover process. You may elect a direct rollover of all or any portion of an eligible rollover distribution. If you elect a direct rollover, the Plan Administrator will pay the eligible rollover distribution directly to your IRA or to another eligible employer plan (or, in the case of a distribution of Roth deferrals, to a Roth IRA, a Roth 401(k) plan, or a Roth 403(b) plan) which you have designated. Alternatively, for the cash portion of your distribution, if any, the Plan Administrator may give you a check negotiable by the trustee or custodian of the recipient eligible employer plan or IRA. To complete the direct rollover, you must deliver the check to that trustee/custodian. A direct rollover amount is not subject to taxation at the time of the rollover, unless the direct rollover is from a pretax account to a Roth IRA. Except for a direct rollover of a pretax amount to a Roth IRA, the taxable portion of your direct rollover will be taxed later when 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 received a taxable distribution from this Plan. If you elect a direct rollover, your election form must include identifying information about the recipient IRA or plan.

Treatment of periodic distributions. If your Plan distribution is a series of payments over a period of less than 10 years, each payment is an eligible rollover distribution. Your election to make a direct rollover will apply to all payments unless you advise the Plan Administrator of a change in your election. The Plan might not let you choose a direct rollover if your distributions for the year are less than $200. The $200 limit may apply separately to Roth distributions and non-Roth account distributions.

Splitting a distribution/small distributions. If your distribution exceeds $500, you may elect a direct rollover of only a part of your distribution, provided the portion directly rolled over is at least $500. If your distribution is $500 or less, you must elect either a direct rollover of the entire amount or payment of the entire amount.

Automatic rollover of certain distributions. If your distribution is an eligible rollover distribution and the Plan will distribute your account balance (without your consent as required by the Plan), you still may elect whether to receive or to roll over the distribution. The Plan may distribute your account without your consent in limited circumstances (e.g., if your vested account balance does not exceed $5,000 [disregarding any amounts in your account as a result of a prior rollover to the Plan]). The Plan Administrator will provide you with a distribution notice and/or election forms that will advise you whether the Plan will distribute your account without your consent. If the Plan does distribute without your consent, you still may elect whether to receive the distribution or to directly roll over the distribution to another plan or to an IRA (subject to the exception for distributions less than $200 discussed above). If you do not make an election either to receive or to roll over the distribution, the Plan Administrator will roll over the distribution to an IRA in your name. You can transfer these IRA funds at any time to another IRA you designate. The Plan Administrator, in the distribution election forms, will provide you with information regarding the financial institution sponsoring this IRA.

Taxation of direct rollover of pretax distribution to Roth IRA. If you directly roll over a pretax distribution to a Roth IRA, the taxable portion of the distribution is subject to taxation for the taxable year in which the distribution occurs (except that a special taxation rule applies to distributions during 2010 that you roll over to a Roth IRA, under which the distribution can be subject to taxation ratably during 2011 and 2012).

After you roll over a pretax distribution 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 five years. In applying this five-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).

C. DISTRIBUTIONS YOU RECEIVE

Taxation of eligible rollover distributions. The taxable portion of an eligible rollover distribution which you elect to receive is taxable to you in the year you receive it unless, within 60 days following receipt, you roll over the distribution to an IRA or to another eligible employer plan.

Taxation of Roth deferrals. If your distribution includes Roth (aftertax) 403(b) plan deferrals, the taxation of the Roth deferrals depends on whether or not the distribution is a qualified distribution. For a distribution of Roth deferrals to be a qualified distribution, you must have satisfied two requirements: (1) the distribution must occur on or after the date you attain age 59½, on or after the date of your death, or on account of your being disabled; and (2) the distribution must occur after the end of the fifth calendar year beginning with the first calendar year for which you made Roth deferrals to the Roth 403(b) plan. If the distribution of Roth deferrals is a qualified distribution, then neither the deferrals nor the earnings distributed on the deferrals will be taxable to you. If the distribution is not a qualified distribution, then the portion of the distribution representing your Roth deferrals will not be taxable to you, but the portion of the distribution representing earnings on the Roth deferrals will be taxable to you in the year you receive the distribution, unless you elect a direct rollover as described in Section B above, or within 60 days following receipt, you roll over the distribution to a Roth IRA, or you roll over the earnings on the Roth deferrals to a qualified plan or to a 403(b) plan, as explained under "60-day rollover option" below.

Withholding on eligible rollover distributions. The taxable portion of your eligible rollover distribution is subject to 20% federal income tax withholding. You may not waive this withholding. For example, if you elect to receive a taxable eligible rollover distribution of $5,000, the Plan will pay you only $4,000 and will send to the IRS $1,000 as income tax withholding. You will receive a Form 1099-R from the Plan reporting the full $5,000 as a distribution from the Plan. The $1,000 withholding amount applies against any federal income tax you may owe for the year. The direct rollover is the only means of avoiding this 20% withholding.

60-day rollover option. The direct rollover explained in Section B above is not the only way to make a rollover. If you receive payment of an eligible rollover distribution, you still may roll over all or any portion of the distribution to an IRA (including a Roth IRA) or to another eligible employer plan that accepts rollovers, except to the extent the distribution consists of Roth deferrals and earnings on the Roth deferrals. You may roll over the Roth deferrals and earnings on the Roth deferrals to a Roth IRA, or you may roll over only the taxable earnings (if any) on the Roth deferrals (but not the Roth deferrals) to a Roth 401(k) plan or to a 403(b) plan. If you decide to roll over the distribution, *you must make the rollover within 60 days of your receipt of the payment*. The portion of your distribution which you elect to roll over generally is not subject to taxation until you receive distributions from the IRA or eligible employer plan. However, see "Taxation of direct rollover of pretax distribution to Roth IRA," above.

You may roll over 100% of your eligible rollover distribution even though the Plan Administrator has withheld 20% of the distribution for income tax withholding. If you elect to roll over 100% of the distribution, you must obtain other money within the 60-day period to contribute to the IRA or eligible employer plan to replace the 20% withheld. If you elect to roll over only the 80% which you receive, the 20% withheld will be subject to taxation.

Example. Assume the taxable portion of your eligible rollover distribution is $5,000, and you do not elect a direct rollover. The Plan pays you $4,000, withholding $1,000 for income taxes. However, assume within 60 days after receiving the $4,000 payment, you decide to roll over the entire $5,000 distribution. To make the rollover, you will roll over the $4,000 you received from the Plan, and you will contribute $1,000 from other sources (your savings, a loan, etc.). In this case, you will not have any tax liability with respect to the Plan distribution. The Plan will report a $5,000 distribution for the year, and you will report a $5,000 rollover. When you file your income tax return, you may receive a refund of the $1,000 withheld. If you roll over only the $4,000 paid from the Plan, the $1,000 you do not roll over is taxable. In addition, the $1,000 you do not roll over may be subject to a 10% penalty tax. See "10% penalty tax if you are under age 59½" below. When you file your income tax return, you still may receive an income tax refund, but the refund likely will be smaller because $1,000 of the distribution is taxable.

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).

Withholding on distributions not eligible for rollover. The 20% withholding described above does not apply to any taxable portion of your distribution that is not an eligible rollover distribution. You may elect whether to have federal income tax withholding apply to that portion. If you do not wish to have any income taxes withheld on that portion of your distribution, of if you wish to have an amount other than 10% withheld, you will need to sign and date IRS Form W-4P, checking the box opposite line 1. The Plan Administrator will provide you with Form W-4P if your distribution includes an amount that does not constitute an eligible rollover distribution. If you do not return the Form W-4P to the Plan Administrator prior to the distribution, the Plan Administrator will treat the failure to return the form as an *affirmative election* to have 10% withholding apply.

10% penalty tax if you are under age 59½. If you receive a distribution from the Plan before you reach age 59½ and you do not roll over the distribution, the taxable portion of your distribution is subject to a 10% penalty tax in addition to any federal income taxes unless an exception applies. The exceptions are as follows:

- Payments made after you separate from service if you will be at least 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 50 in the year of the separation.
- Payments made due to disability.
- Payments after your death.
- Payments of ESOP dividends.
- Corrective distribution 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 that you request to withdraw within 90 days of the first contribution.

If you roll over the distribution to an IRA, and receive a distribution from the IRA when you are under age 59½, you will have to pay the 10% additional penalty tax unless an exception applies. While the exceptions generally are the same as those listed above, there are some differences. See IRS Publication 590 for a discussion of the IRA distribution rules.

If you directly roll over a pretax distribution to a Roth IRA, the 10% penalty will not apply to the taxable portion of the distribution. However, if a taxable amount you rolled over into a Roth IRA from a pretax account is distributed within five years, the 10% penalty will apply to the distribution as if the distribution were includible in gross income.

The 10% penalty tax will not apply to distributions from a governmental 457 plan, except to the extent the distribution (including earnings) is attributable to an amount you rolled over to that plan 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 a traditional 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.

Repayment of participant loans. If you have an outstanding participant loan when you separate from service with the Employer, the Employer may reduce ("offset") your account balance by the outstanding loan balance. The loan offset is a distribution and is taxable to you (including the 10% penalty tax on early distributions, unless an exception applies) unless you roll over the amount of the offset within 60 days of the date of the offset. Withholding does not apply if the loan offset is your only distribution. If you receive a distribution of cash or property in addition to the offset, withholding will apply to the entire distribution, but the withholding amount will not exceed the amount of cash or property (other than employer securities) you receive in addition to the offset. You may not roll over the amount of a defaulted plan loan that is a taxable *deemed* distribution.

U.S. Armed Forces service. 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.

Government publications. IRS Publication 575, Pension and Annuity Income, IRS Publication 571, Tax-Sheltered Annuity Plans (403(b) Plans), and IRS Publication 590, Individual Retirement Arrangements (IRAs), provide additional information about the tax treatment of plan distributions and rollovers. These publications are available from a local IRS office, on the IRS's Internet website at www.irs.gov, or by calling 1-800-TAX-FORMS.

Nonresident aliens. 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