



**Vanguard**<sup>®</sup>

What's inside:

- Form
- Special Tax Notice
- Postage-paid envelope

## 403(b)(7) Single Distribution Kit (Excluding Hardship Withdrawals)

*To request a total or partial distribution from your Vanguard 403(b)(7) account*

Before completing this form, refer to Eligibility for 403(b)(7) Distributions on the next page. Contact your administrator or consult your tax advisor for more information. You may also refer to IRS Publications 571, 575, and 590, which are available online at [www.irs.gov](http://www.irs.gov).

**Note:** Both you and the administrator of your plan must sign in Section 5.

### **Important note about hardship withdrawals**

A hardship is defined as an immediate and heavy financial need when no other funds are available to you. **To request a hardship withdrawal, use our 403(b)(7) Hardship Withdrawal Form; do not use this form.**

## Eligibility for 403(b)(7) Distributions

Reason for distribution	Instructions
Age 59½ or older	You may take a distribution at age 59½ even if you continue working. Contributions and investment earnings are taxed as ordinary income at the time of withdrawal.
Divorce	You may take a distribution when you have received assets as a result of a divorce transfer. Complete this form only after the assets have been moved into an account in your name as a result of a Qualified Domestic Relations Order (QDRO).
Qualified reservist	Your plan may permit you to take a distribution without penalty if you are a qualified reservist as defined by the IRS.
Required minimum distributions (RMDs)	You <b>must</b> begin taking RMDs during the year you reach age 70½, unless you are still working for the employer sponsoring the 403(b)(7) plan. If you would like Vanguard to calculate and/or distribute your RMDs for you, call us to request information about our free RMD Service.
Severance from employment	You may take a distribution anytime after you terminate employment. However, a 10% premature distribution penalty may apply, unless you meet an exception under the Internal Revenue Code. To claim an exception, you must complete IRS Form 5329. Consult your tax advisor for additional information.
Total and permanent disability	You may take a distribution without penalty only if your disability is total and permanent as defined by the IRS.
Plan termination	You may take a distribution if your employer has terminated your 403(b)(7) plan. Be sure to verify with your employer that the plan is truly being dissolved. You'll need to provide proof, such as a copy of the plan termination letter you received from your employer or administrator. Or have your plan administrator provide authorization by signing Section 5 of this form.
Death	You may take a distribution when the original owner of the Vanguard 403(b)(7) account has died. Complete this form only after the assets have been moved into a beneficiary account in your name.



# 403(b)(7) Single Distribution Form (Excluding Hardship Withdrawals)

Use this form to request a total or partial distribution from your Vanguard 403(b)(7) account. Distributions may be subject to federal income tax withholding and penalties.

To request distributions by installment payments, use the 403(b)(7) Installment Distribution Form. To request an asset transfer, contact the institution where the assets are now. To request a hardship withdrawal, contact us.

If you're requesting a distribution to remove an excess contribution, call us. Don't use this form.

Print in capital letters and use black ink.

**Questions?**  
Call 800-662-2739.

If you need other forms or want to complete this form online, go to [vanguard.com/serviceforms](http://vanguard.com/serviceforms).

## 1. Participant information

Provide full, legal name. >

Name <i>first, middle initial, last</i>	
Daytime phone <i>area code, number, extension</i>	Evening phone <i>area code, number, extension</i>
Social Security number or individual taxpayer ID number	Zip code

## 2. Reason for distribution

- You must meet one of the qualifications below to be eligible for a distribution or rollover. Your distribution may be subject to ordinary income tax and may also be subject to a 10% premature distribution penalty.
- To claim an exception from the premature distribution penalty, you must complete IRS Form 5329, Additional Taxes on Qualified Plans (including IRAs) and Other Tax-Favored Accounts.
- For more information about eligible reasons for taking distributions from a 403(b)(7) plan, consult your plan administrator or your tax advisor, or refer to IRS Publications 571, 575, and 590.

Check only one. If you don't check a box or if you check multiple boxes, your distribution may be delayed.

Choose the reason that applies to you. >

<input type="checkbox"/> <b>Age 59½ or older.</b> I'm age 59½ or older and this isn't a required minimum distribution. <i>You're eligible to begin taking distributions at age 59½ even if you continue working.</i>
<input type="checkbox"/> <b>Divorce.</b> I'm the former spouse (alternate payee) of a plan participant and want to take a distribution from the assets I received as a result of a divorce transfer.
<input type="checkbox"/> <b>Qualified reservist.</b> I'm a qualified reservist as defined by the IRS.
<input type="checkbox"/> <b>Required minimum distribution (RMD).</b> I'm age 70½ or older and the distribution amount requested represents all or part of my RMD. <i>If you'd like Vanguard to calculate and/or distribute your RMDs for you, call us to request information about our free RMD Service.</i>
<input type="checkbox"/> <b>Severance from employment.</b> I'm no longer employed by the employer sponsoring the plan.
<input type="checkbox"/> <b>Total and permanent disability.</b> I'm totally and permanently disabled as defined by the IRS.
<input type="checkbox"/> <b>Plan termination.</b> My employer has terminated the plan.
<input type="checkbox"/> <b>Death.</b> I'm the owner of a 403(b)(7) beneficiary account and I'd like to take a distribution from the assets I received following the plan participant's death.



### 3. Distribution options

You have two options for distributing your assets: Option A (on pages 2 and 3) and Option B (on pages 3 and 4). Check and complete one.

**Option A. By direct rollover**

- Complete this section only if you're electing a direct rollover of your Vanguard 403(b)(7) account to another retirement account and you've checked a qualifying reason other than RMD in Section 2.
- If you're age 70½ or older or you'll reach age 70½ this year, make sure you've satisfied your RMD amount before initiating a rollover.
- **You can't choose this option if you indicated an RMD in Section 2.** RMD amounts are not eligible to be rolled over.
- Recent contributions to your account generally aren't available for distribution until the tenth business day after we receive them.

**Amount of rollover (reason code G).** *Check one.*

Roll over all. Vanguard 403(b)(7) account number

If you check this box, you must provide your fund information below.

If you need more space to list additional funds, either photocopy this section or attach a separate sheet.

Roll over part: Vanguard 403(b)(7) account number

Fund number	Dollar amount	<i>or</i>	Percentage	<i>or</i>	Number of shares
	\$		.0%		
	\$		.0%		
	\$		.0%		
	\$		.0%		

**Account to receive your rollover.** *Check A, B, C, D, or E.*

If you roll over the assets to a Roth IRA, the rollover will generally be considered a conversion and is therefore treated as a taxable distribution (generally in the year the conversion takes place). Please contact Vanguard or your tax advisor for more details.

**A. New Vanguard Traditional IRA.** Complete a Rollover IRA Form and mail it with this form.

**B. New Vanguard Roth IRA.** Complete a Rollover IRA Form and mail it with this form.

**C. Existing Vanguard IRA® (same funds).** Your assets will be invested in the same funds and proportions as in your existing Vanguard 403(b)(7) account.

Vanguard account number



**D. Existing Vanguard IRA (different funds).** Your assets will be invested as you indicate below.

Vanguard account number

Fund number	Dollar amount \$	or	Percentage .0%	or	Number of shares
Fund number	Dollar amount \$	or	Percentage .0%	or	Number of shares
Fund number	Dollar amount \$	or	Percentage .0%	or	Number of shares
Fund number	Dollar amount \$	or	Percentage .0%	or	Number of shares

If you need more space to list additional funds, provide the information on a separate sheet. >

**E. Retirement account held at another institution.** Indicate the type of plan and provide the custodian/plan information below. **Important:** Before selecting this option, check with the receiving plan to determine whether it accepts rollovers from 403(b)(7) accounts and if additional paperwork is required.

Type of plan. *Check one.*

<input type="checkbox"/> Traditional IRA	<input type="checkbox"/> Roth IRA
<input type="checkbox"/> 403(b)	<input type="checkbox"/> Inherited Roth IRA
<input type="checkbox"/> Inherited traditional IRA	<input type="checkbox"/> Government 457(b)
<input type="checkbox"/> State teacher retirement plan	
<input type="checkbox"/> Other employer-sponsored plan	

Custodian/plan information. *You must complete this entire section.*

Name of IRA custodian or employer-sponsored plan (payee)	
Account number	
Street or P.O. box	
City, state, zip	
Telephone number	Contact name

Check will be made payable to the custodian/plan indicated here, and it will be mailed to the address listed unless you check the box below. >

**Option B. By check or by investment in a nonretirement account**

- Complete this section only if you want either to have Vanguard mail a check for the amount of your distribution or to have your distribution amount transferred to a Vanguard nonretirement account.
- Recent contributions to your account generally aren't available for distribution until the tenth business day after we receive them. If the account balance in any of the funds you indicate is less than your requested amount (because of market fluctuations, for example), we'll distribute the entire account balance in that fund as a lump-sum payment.



**Amount of distribution.** *Check one.*

Distribute all.

Check here if you want to distribute only part of your funds. If you need more space to list additional funds, either photocopy this section or attach a separate sheet.

Distribute part:  
 Vanguard 403(b)(7) account number

Fund number	Dollar amount \$	or	Percentage .0%	or	Number of shares
Fund number	Dollar amount \$	or	Percentage .0%	or	Number of shares
Fund number	Dollar amount \$	or	Percentage .0%	or	Number of shares
Fund number	Dollar amount \$	or	Percentage .0%	or	Number of shares

**How you want to receive your payment.** *Check A, B, C, or D.*

**A. Mail check to my address of record.** Make the check payable to me and mail to my address of record.

**B. Make check payable to me and mail check to a different address.** A signature guarantee is required in Section 5.

Street

City, state, zip

**C. Invest my distribution in the following Vanguard nonretirement account that lists me as sole or joint account owner in the same funds and proportions as in my existing Vanguard 403(b)(7) account.**

Vanguard account number

**D. Invest my distribution in the following Vanguard nonretirement fund accounts that list me as sole or joint account owner.**

If you need more space, attach a separate sheet.

Fund number	Account number	Dollar amount \$	or	Percentage .0%	or	Number of shares
Fund number	Account number	Dollar amount \$	or	Percentage .0%	or	Number of shares
Fund number	Account number	Dollar amount \$	or	Percentage .0%	or	Number of shares
Fund number	Account number	Dollar amount \$	or	Percentage .0%	or	Number of shares
		Total \$		100.0%		



**4. Income tax withholding election** *Skip this section if you selected Option A (By direct rollover) in Section 3.*

- Regardless of your withholding election, you're responsible for paying any tax due on the taxable portion of your distribution.
- You may be subject to penalty taxes if federal and state taxes are due and either your estimated tax payments or the amount of tax you have withheld is insufficient under IRS rules or your state's rules.
- Your withholding for federal and state taxes cannot exceed 100% of your distribution.

**Federal income tax withholding**

- All distributions (except RMDs, rollovers, and hardship withdrawals) are subject to mandatory 20% income tax withholding, as explained in the accompanying Special Tax Notice.
- Distributions that aren't eligible to be rolled over, such as RMDs, aren't subject to mandatory withholding. However, these distributions are subject to federal income tax withholding at a rate of 10% unless you check the "Don't withhold" box or specify a higher amount below.
- Distributions to nonresident aliens and U.S. persons living outside of the U.S. will be subject to mandatory withholding.

Check this box if you selected RMD in Section 2. >

Check this box (and one of the two boxes below) if your distribution represents an RMD, and therefore isn't eligible to be rolled over.

If you don't check a box, Vanguard will withhold 10% of the entire amount.

Don't withhold federal income tax from my distribution.

Withhold at a rate of \_\_\_\_\_%. The rate must be at least 10%.



**State income tax withholding**

- If you have questions regarding state withholding, contact your tax advisor or your state’s taxing authority. **If you aren’t a resident of one of the following states, skip to Section 5.**
- If federal tax is withheld and you’re a resident of **Iowa, Kansas, Maine, Massachusetts, Nebraska, or Oklahoma**, Vanguard will automatically withhold the minimum required by your state unless you specify a higher amount below.
- If federal tax is withheld and you’re a resident of **Delaware, North Carolina, or Vermont**, Vanguard will automatically withhold the minimum required by your state unless you specify a higher amount below. However, if your distribution isn’t eligible to be rolled over (because it’s an RMD, for example), you may check the “Don’t withhold” box.
- If federal tax is withheld and you’re a resident of **Arkansas**, state tax withholding is mandatory unless your distribution isn’t eligible to be rolled over (because it’s an RMD, for example). Vanguard will automatically withhold the minimum required by your state unless you specify a higher amount below.
- If federal tax is withheld and you’re a resident of **California**, state tax withholding is mandatory unless you specifically elect not to have tax withheld. Vanguard will automatically withhold the minimum required by your state, unless you either check the “Don’t withhold” box or specify a higher amount below.
- If federal tax is withheld and you’re a resident of **Mississippi**, state tax withholding is mandatory if your distribution is subject to the federal early withdrawal penalty. Vanguard will automatically withhold the minimum required by your state unless you specify a higher amount below.
- If federal tax is withheld and you’re a resident of **Maryland**, state tax withholding is mandatory unless your distribution is not eligible to be rolled over (because it’s an RMD, for example). Vanguard will automatically withhold the minimum required by your state, unless you specify a higher amount below. If withholding is not mandatory, you may still elect your state withholding at any rate or dollar amount you choose.

Provide your state of residence, if applicable. ➤

Vanguard will use the address of record on your account to determine state withholding requirements. <b>If the state listed on your account is not your legal state of residence, provide that information here.</b>	State of residence
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Check one.

<input type="checkbox"/> Do not withhold state income tax from my 403(b)(7) distribution.		
<input type="checkbox"/> Withhold my state’s minimum requirement.		
<input type="checkbox"/> Withhold this amount (we’ll withhold at least your state’s minimum requirement):	%	or \$







## Mailing information

Make a copy of your completed form for your records.

Mail your completed form and any attached information in the enclosed postage-paid envelope.

If you don't have  
a postage-paid  
envelope, mail to: > Vanguard  
P.O. Box 1110  
Valley Forge, PA 19482-1110

For overnight  
delivery, mail to: > Vanguard  
455 Devon Park Drive  
Wayne, PA 19087-1815



Amid all the “noise” in the marketplace about what you should and shouldn’t do to invest successfully, we believe the key is to pay attention to the few things that really matter: **low costs, diversification,** and a **long-term perspective.** Vanguard helps you stay focused on these essentials—and that can make a difference in your net investment results.



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Valley Forge, PA 19482-1110

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# Special Tax Notice Regarding 403(b) Plan Payments

## **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 your employer 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 ten 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
- Corrective distributions of contributions that exceed tax law limitations

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 made due to disability
- 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

### **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 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 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 five 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 two-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 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)*. 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 does not apply.

**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 ten 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. 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 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 800-TAX-FORM.