

Instructions for Completing the Flex Plan Distribution Request Form

The information provided by the Plan Administrator/Sponsor will be used to process participant distributions from the Flex Plan record keeping system. A report will automatically be sent to the Plan Administrator/Sponsor to confirm any distribution. If you have additional questions, please contact the Flex Team at (800) 543-5776.

Important Note: If requesting a distribution from a 403(b) arrangement, non-qualified deferred compensation plan, SIMPLE IRA, SEP IRA or SARSEP, do NOT use this form. Please use the Flex Plan 403(b)(7) Distribution Form, Executive Plus Distribution Request Form or the Flex Plan Distribution Request Form for SIMPLE IRA, SEP IRA and SARSEP distributions, as applicable.

TaxPak Clients: All year-end tax reporting will be based on the information provided on this form. Please coordinate the completion of this form with your Plan Administrator. The appropriate codes must be indicated to properly complete the IRS 1099-R forms at the end of the year.

Who Must Complete This Form

Plan Sponsors/Administrators must complete this form for qualified retirement plan distributions and loans.

How To Complete This Form

1. Plan and participant information

Please complete all plan and participant information. A separate distribution request form must be provided for each participant distribution. If the need arises, you may use separate forms to transact multiple distributions for a single participant, for example, a return of excess contributions and a participant loan. The ADP Retirement Services assigned Flex Plan Number can be found on any Flex Plan plan-level report. If the address supplied on the form is different than the address of record, ADP is hereby instructed to update its system to match the address provided on the form and mail the check to the participant's new address unless directed otherwise.

Notwithstanding the foregoing, if the distribution is a cashout to a non-responding participant made under the ADP Small Balance Rollover Program, then (a) automatic rollovers will be sent to E*TRADE Securities LLC and (b) lump sum payments will be mailed to the Plan Administrator on the Participant's behalf.

2. Reason for distribution

Choose the applicable reason for the distribution: *Normal* for participants over 59 ½; *New Loan* for a participant who is borrowing from his or her account, or *Default Loan* if the distribution is due to default; *Disability* for participants who qualify for total disability; *Separation from service* for an employee who is terminating employment; *Required Minimum Distributions*; *Death* or *Hardship* (Hardship Distributions of employee deferral contributions are not eligible for rollover). If distribution is for either Hardship or Separation from Service, you must choose if the distribution is premature and subject to a 10% penalty with no known exception under 72(q) or (t) of the Internal Revenue Code; or if the distribution is premature and exempt from the 10% penalty under section 72(a) or 72(t) of the Internal Revenue Code (e.g. Qualified Domestic Relations Order ("QDRO")). If you choose Return of Excess, you must indicate current or prior year and the amount of earnings, if applicable.

- 1 – Early distribution, no known exception (in most cases, under age 59½)
- 2 – Early distribution, exception applies (under age 59½)
- 3 – Disability
- 4 – Death
- 5 – Prohibited transaction
- 7 – Normal distribution
- 8 – Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in current year
- A – May be eligible for 10-year tax option
- B – Designated Roth account distribution
- D – Excess contributions plus earnings/excess deferrals taxable in 2nd taxable year
- E – Excess annual additions under section 415
- F – Charitable gift annuity
- G – Direct rollover to an IRA
- L – Loans treated as distribution
- P – Excess contributions plus earnings/excess deferrals taxable in the prior year

Class B Share Plans

The Contingent Deferred Sales Charge (CDSC) is waived only for reasons of: Death, Disability, Hardship, Loan, Return of Excess, Required Minimum Distributions after age 70½ and Retirement Distribution if the amount of the distribution is less than 10% of the plan's assets (limited to an amount that is at or below 10% of the plan's total assets invested in a Fund). If a reason for the distribution is not indicated, the CDSC will apply.

Class C Share Plans

The CDSC applicable to C Share redemptions within one year of purchase is waived for all qualified plan redemptions.

3. Mandatory and elective withholding instructions

Indicate the mandatory or elective federal and/or state income tax withholding amount to be taken from the gross proceeds of the participant account. Eligible rollover distributions from qualified plans are subject to mandatory 20% federal withholding unless they are directly rolled over to another IRA or qualified plan. The three common exceptions that are typically exempt from any withholding are (1) New Loans (2) Return of Excess contributions, and (3) Distributions less than \$200. Some states also require mandatory withholding unless the distribution is directly rolled over to another IRA or qualified plan. State income tax withholding is based upon the participant's state of residence. Please coordinate the completion of this form with your Plan Administrator.

TaxPak Clients: If no tax withholding option is selected or properly completed, ADP will automatically apply a 20% federal withholding and any mandatory state withholding on all distributions not directly rolled over to an IRA or other qualified plan.

Qualified Plans

For Qualified Plan distributions that are not directly rolled over, the Plan Administrator/Sponsor is required to request that the 20% federal withholding be applied. If a participant has additional withholding needs, such as state or local tax withholding, please enter

this amount in Section 3. All requested state or local tax withholding amounts for distributions from a qualified plan will be made payable and mailed to the Plan Administrator/Sponsor unless TaxPak services apply. The Plan Administrator/Sponsor must then forward the federal and state/local tax amounts (unless TaxPak services apply) to the proper address of the applicable taxing authority. State income tax withholding is based upon the participant's state of residence.

Roth distributions will only be tax free (qualified) if they are made after a participant has reach age 59½, died or has become permanently disabled and the distribution is made 5 years after the initial Roth contribution.

4. Amount and Source(s) of Distribution Instructions

Choose the amount, source and mutual fund name to be distributed.

Class B share Plans

The applicable CDSC will be taken from remaining assets for partial distributions.

Amount

Indicate either percentage or dollar amount of the distribution for each mutual fund. If all sources are 100% vested and you are directing distribution of all sources, check the box provided to indicate this.

Source

Identify the source of money you would like to distribute:

AT	After-Tax
EE	Employee Deferral
ER	Employer Matching
LR	Loan Repayment
PS	Profit Sharing
RO	Rollover
SH	Safe Harbor
RA	Roth Employee Deferral
RR	Employer Match toward Roth Employee Deferral
RU	Roth Catch-Up
RT	Roth Taxable Rollovers
RP	Roth Non-Taxable Rollovers
Other	Please write in any additional source of money codes and the percentage for each code.

Mutual Fund Name

Indicate the name of the fund within each source from which assets are to be distributed. Check the "All Mutual Funds" box if all assets are to be withdrawn.

Transfer of Non-Vested Account Balance

Indicate how you would like us to process non-vested shares that remain after a distribution. Failure to provide alternative instructions will be deemed by ADP Retirement Services as direction to establish a Money Market Forfeiture Account using the Money Market option offered by your plan. Alternatively you may choose one of the transactions in Section 4B for the non-vested portion of the account.

Fees

Administrative fees may be charged to a participant's account. These include, but are not limited to, fees related to 1099-Rs, RIAs, TPA service fees and/or Trustee/Custodian fees. (Fees will be processed current day and the remaining portion of the distribution will be processed the next day with a current trade date.)

5. Method of Distribution Instructions

Please be advised the assets in your account, including direct rollovers, will be liquidated, and you will receive a check for the amount of your distribution. Indicate how the distribution should be made. All distribution checks, including those for direct rollovers, will be sent to the participant's address of record unless directed

otherwise or the distribution is being made as a cashout distribution to a non-responding participant under the ADP Small Balance Rollover Program as discussed in the next column. If no election is made, ADP is directed to make the check payable to the participant and mail the check to the plan's address of record. Please also be advised that after the assets in your account are liquidated, the proceeds will not be invested in the market until you deposit the distribution check into your rollover account.

For requests of a single lump sum payment in cash to a participant, if the participant's address of record is different that what is indicated in Section 1 of the distribution form, ADP is hereby instructed to update its system to match the address provided on the form and mail the check to the participant's new address unless directed otherwise. If the distribution is to a beneficiary or due to a QDRO, the name and Social Security number of the recipient must be provided.

If you determine that a participant is cashout eligible under your Plan and the participant fails to elect a form of distribution in response to a cashout notice, you may direct ADP to cash out the non-responding Participant's vested account balance under the ADP Small Balance Rollover Program ("Program"). To participate in the Program, you must first execute a custodial agreement with E*TRADE Securities LLC ("E*TRADE"). Under the Program, in accordance with your direction, ADP will roll over the balance to an IRA provided by E*TRADE if the Participant's entire vested account balance exceeds \$1,000, and will cash out vested balances less than or equal to \$1,000 in the form of a lump sum cash distribution. ADP will make all distributions to non-responding Participants under the Program (whether a rollover or a cash lump sum) on the 15th day of each month (or as soon as administratively feasible thereafter). If you elect to use the Program, it is your responsibility to provide cashout eligible participants with all required notices (including a special tax notice and relevant information concerning the E*TRADE IRA) within 90 days before a cashout is distributed. In order for a cashout under the Program to a non-responding Participant to be distributed in a given month, ADP must receive a completed Distribution Request Form for the participant within the first week of that month. For more information, please consult your Third Party Administrator or legal or tax advisor.

6. Plan Administrator, Discretionary Trustee or Sponsor's Signature(s)

The Plan Administrator, Discretionary Trustee or Sponsor must sign this form if the distribution is from a Qualified Plan. Every distribution request from a Qualified Plan must be authorized by the designated Plan Administrator, Discretionary Trustee or Sponsor. The Plan Administrator, Discretionary Trustee or Sponsor certifies that the stated reason for distribution is true and correct. Only signatures previously authorized by the plan and on file in our records will be accepted.

7. Signature guarantee

A signature guarantee is only required if (1) the total distribution amount is more than \$100,000 or (2) the payee is other than the participant, Plan Administrator, Discretionary Trustee or Sponsor, such as a beneficiary or QDRO recipient. This guarantee may be obtained by signing your name in the presence of an officer of a commercial bank, trust company, savings and loan association, Federal savings bank, member firm of a National Securities Exchange or other eligible financial institution. The officer will verify your signature at that time. A Notary Public cannot provide a signature guarantee.

Flex Plan Distribution Request Form

Please complete this form in its entirety. **Incomplete forms may be returned, resulting in processing delays.**

TaxPak Clients: Since federal and mandatory state income tax withholding and reporting will be based on the information provided, please coordinate the completion of this form carefully with your Plan Administrator. If no withholding option is selected, ADP will automatically apply 20% federal withholding and mandatory state income tax withholding based on the required amount in certain states on all distributions not directly rolled over to an IRA or other qualified plan. State income tax withholding is based upon the participant's state of residence.

1 Participant Information

Plan Name	Flex Plan Number
Participant's Name	Social Security or Account Number
Participant's Address	Date of Birth
City	State
Zip	Daytime Phone Number

2 Reason for Distribution

Select only one of the options under Part A. Consult with your Third Party Administrator for the proper code to use in Part B. If more than one option is chosen in Part A, it could cause a delay in the processing of the distribution.

- A. Reason for Distribution: Termination Retirement Other: _____
- B. Distribution Code:
- | | |
|---|---|
| <input type="checkbox"/> Normal (over age 59½, including Required Minimum Distributions) [7]
<input type="checkbox"/> Separation from Service (choose one)
_____ Non-Exempt [1] _____ Exempt [2] from 10% penalty
<input type="checkbox"/> Hardship (Profit Sharing & 401(k) plans only)
_____ Non-Exempt [1] _____ Exempt [2] from 10% penalty (TaxPak only)
<input type="checkbox"/> New Loan \$ _____ [L1; Not an IRS Code]
<input type="checkbox"/> Default Loan \$ _____ [Applicable Code Dependent on Age] Please complete Section 3B
<input type="checkbox"/> Disability [3]
<input type="checkbox"/> Death [4]
<input type="checkbox"/> Qualified Reservist Distribution [1] | <input type="checkbox"/> Qualified Domestic Relations Order (Signature Guarantee Required) Please check the proper code from the options listed in left column Provide QDRO Recipient's Social Security Number: _____
<input type="checkbox"/> Return of Excess (_____ Deferrals OR _____ Contributions)
<input type="checkbox"/> Current Year [8]
<input type="checkbox"/> Prior Year [P] _____
<input type="checkbox"/> Second Prior Year [D] _____
\$ _____ Amt of Excess (include earnings if applicable)
<input type="checkbox"/> Direct rollover to an IRA [G]
<input type="checkbox"/> Direct rollover to another Qualified Plan
<input type="checkbox"/> Other _____ |
|---|---|

- Roth 401(k) [B] (choose one)
 _____ Qualified _____ Nonqualified

Roth distributions are only considered qualified if they are made after a participant has reach age 59½, died or has become permanently disabled and the distribution is made 5 years after the initial Roth contribution.

Note: If you are directing ADP to distribute a cashout for a non-responding Participant under the ADP Small Balance Rollover Program, you must check **two** boxes: one in the event that the cashout is rolled over to an E*TRADE IRA, and one in the event that the cashout is \$1,000 or less and is distributed as a cash lump sum. **You must provide the Codes that apply under both scenarios (i.e., for a direct rollover to E*TRADE and a lump sum payment)** in case there is a market fluctuation that results in an increase or decrease in the value of the account balance which requires a corresponding change in how the cashout is distributed. A confirmation will be provided to you indicating the manner in which the cashout was distributed. It is your responsibility to verify the form in which a cashout was ultimately distributed by checking the applicable confirmation report.

Only TaxPak Plans must answer the following two questions.

Does this distribution contain any:

- Pre-1987 deductible voluntary employee contributions? No Yes \$ _____
- After-tax voluntary employee contributions? No Yes \$ _____

For plans with DWS Class B Shares: The CDSC is waived only for reasons of: Death, Disability, Hardship, Loan, Return of Excess, Direct Rollover to a DWS Scudder IRA and Retirement Distributions if the amount of the distribution is less than 10% of the plan assets (limited to an amount that is at or below 10% of the plan's total assets invested in a Fund). If a reason for the distribution is not indicated, the CDSC will apply.

For plans with DWS Class C Shares: The CDSC applicable to C Share redemptions within one year of purchase is waived for qualified plan redemptions.

Participant's Name _____

Social Security or Account Number _____

3 Mandatory and Elective Withholding Instructions (Choose appropriate withholding instructions.)*

IMPORTANT NOTE: This section does not apply to Roth. The withholding rules are not discretionary.

A. Please complete for all distributions, **except Default Loan distributions**. For Default Loan Distributions complete B below.

Note: Please also complete if you are directing ADP to distribute a cashout to a non-responding Participant under the ADP Small Balance Rollover Program. In this case, withholding will apply if the cashout is distributed as a cash lump sum payment.

- No withholding 20% withholding _____ % withholding
- \$_____ withholding _____ State withholding*

*All requested state or local tax withholding amounts from a qualified plan will be made payable and mailed to the Plan Administrator/Sponsor unless TaxPak services have been elected. State income tax withholding is based upon the participant's state of residence. Plans in states that require mandatory withholding may request additional state withholding amounts but may not reduce the state withholding amount below the required amount in such states. Mandatory state income tax withholding for participants residing in California and Oregon is required unless they affirmatively elect not to have state income tax withholding apply by completing a W4-P Form and submitting it to ADP. Some states do not allow for state withholding, some only allow flat dollar amounts and some have minimum thresholds. All federal withholding amounts from a qualified plan will be made payable and mailed to the Plan Administrator/Sponsor unless TaxPak services have been elected. If you choose not to have any amount withheld, you will remain liable for the payments of any federal income tax on your distribution. You may also be subject to penalty tax if your tax payments including estimated tax payments and any withholdings are not sufficient.

B. Please complete this section only for the **Default Loan** portion of the distribution (if applicable).

- No withholding 20% withholding _____ % withholding
- \$_____ withholding _____ State withholding*

*All requested state or local tax withholding amounts from a qualified plan will be made payable and mailed to the Plan Administrator/Sponsor unless TaxPak services have been elected. State income tax withholding is based upon the participant's state of residence. Plans in states that require mandatory withholding may request additional state withholding amounts but may not reduce the state withholding amount below the required amount in such states. Mandatory state income tax withholding for participants residing in California and Oregon is required unless they affirmatively elect not to have state income tax withholding apply by completing a W4-P Form and submitting it to ADP. Some states do not allow for state withholding, some only allow flat dollar amounts and some have minimum thresholds. All federal withholding amounts from a qualified plan will be made payable and mailed to the Plan Administrator/Sponsor unless TaxPak services have been elected. If you choose not to have any amount withheld, you will remain liable for the payments of any federal income tax on your distribution. You may also be subject to penalty tax if your tax payments including estimated tax payments and any withholdings are not sufficient.

4 Amount and Source(s) of Distribution Instructions (Only completed sources identified below will be processed.)

In an effort to prevent short-term trading and market timing, many investment companies have established excessive trading and/or redemption fee policies for certain investments. ADP Retirement Services, whenever possible, implements the investment company's market timing policy (please review the fund's prospectus for information on a specific fund company's policies). Because investment options in your retirement savings plan may be subject to these policies, please refer to your Plan Participant Web site (or, if the Web site is not available to you, call a Client Services Representative) for additional information.

A. Identified Sources: Choose 1 or 2.

1. 100% vested in all sources. Redeem all sources 100%.
2. Process the sources identified below as indicated. If the dollar amount requested exceeds 97% of the total assets requested in a specific source or fund, ADP is directed to redeem 100% of the assets in that source.

Source	Percentage	Amount	Mutual Fund Names(s)
AT	_____ % or	\$ _____	<input type="checkbox"/> All Mutual Funds or <input type="checkbox"/> List Mutual Funds _____ _____ _____
EE	_____ % or	\$ _____	<input type="checkbox"/> All Mutual Funds or <input type="checkbox"/> List Mutual Funds _____ _____ _____
ER	_____ % or	\$ _____	<input type="checkbox"/> All Mutual Funds or <input type="checkbox"/> List Mutual Funds _____ _____ _____
LR	_____ % or	\$ _____	<input type="checkbox"/> All Mutual Funds or <input type="checkbox"/> List Mutual Funds _____ _____ _____

Participant's Name _____

Social Security or Account Number _____

PS _____ % or \$ _____ All Mutual Funds or List Mutual Funds _____

RO _____ % or \$ _____ All Mutual Funds or List Mutual Funds _____

SH _____ % or \$ _____ All Mutual Funds or List Mutual Funds _____

RA _____ % or \$ _____ All Mutual Funds or List Mutual Funds _____

RR _____ % or \$ _____ All Mutual Funds or List Mutual Funds _____

RU _____ % or \$ _____ All Mutual Funds or List Mutual Funds _____

RT _____ % or \$ _____ All Mutual Funds or List Mutual Funds _____

RP _____ % or \$ _____ All Mutual Funds or List Mutual Funds _____

Other – Please write in any additional source of money codes and the percentage for each code: _____

Are there any loan defaults? If so, indicate the source(s) of money and applicable dollar amount(s): AT _____
 EE _____ ER _____ LR _____ PS _____ RO _____ Other _____

B. Transfer of Non-Vested Account Balance

The participant's non-vested account balance will be transferred to the plan's Money Market Forfeiture Account unless ADP is instructed differently. If you do not currently have a Forfeiture Account, failure to provide alternative instructions will be deemed by ADP as direction to establish a Money Market Forfeiture Account. **Please note: All participant salary deferrals are 100% vested. Please consult your Third Party Administrator or Financial Advisor for more details regarding the vesting rules for other types of contributions.**

- Transfer the non-vested amount to the Forfeiture Account in the following mutual fund: _____
- Leave the non-vested amount in the participant's accounts.
- Redeem and make the check payable to the plan trustee(s) (only available if DWS Trust Company is not the plan trustee.)

C. Fees

Administrative and account fees may be charged against your account. (Fees will be processed current day and the remaining portion of the distribution will be processed the next day with a current trade date.) Please refer to the instructions for more information.

Indicate Source of Money _____ Amount of fee \$ _____

Payable to: _____ Mail to: _____

Participant's Name

Social Security or Account Number

7 Signature Guarantee

A signature guarantee is only required if (1) the total distribution amount is more than \$100,000 or (2) the payee is other than the participant, Plan Administrator, Discretionary Trustee or Sponsor, such as a beneficiary or QDRO recipient. This guarantee may be obtained by signing your name in the presence of an officer of a commercial bank, trust company, savings and loan association, Federal savings bank, member firm of a National Securities Exchange or other eligible financial institution. The officer will verify your signature at that time. A Notary Public cannot provide a signature guarantee.

Signature Guarantee

Date

Affix Signature Stamp

Send Completed Flex Plan Distribution Request Forms via overnight delivery to:

ADP Retirement Services
Attn: Flex Team
11880 College Blvd., Suite 200
Overland Park KS 66210

Send Completed Flex Plan Distribution Request Forms via regular mail to:

ADP Retirement Services
Attn: Flex Team
P.O. Box 219197
Kansas City MO 64121-9197

Fax Completed Flex Distribution Request Forms that do not require a signature guarantee to 913-982-4904. If the Flex Distribution Request Form is faxed, ADP Retirement Services does not need to receive the original form via mail.