



SURVIVOR PAYMENT ELECTION FOR THE DEFERRED RETIREMENT OPTION PLAN (DROP)

State Form 57187 (R / 5-24)

**INDIANA PUBLIC RETIREMENT SYSTEM
1977 POLICE OFFICERS' & FIREFIGHTERS' PENSION & DISABILITY FUND,
EXCISE, GAMING, AND CONSERVATION OFFICERS' RETIREMENT FUND**
One North Capitol Avenue, Suite 001
Indianapolis, IN 46204-2014
Telephone: (844) GO-INPRS (Toll-free)
Fax: (866) 591-9441 (Toll-free)
E-mail: questions@inprs.in.gov
Web site: www.inprs.in.gov

* This agency is requesting disclosure of Social Security numbers in accordance with Internal Revenue Code 3405; disclosure is mandatory, and this form cannot be processed without it.

INSTRUCTIONS

1. The deceased member of either the 1977 Police Officers' & Firefighters' Pension & Disability Fund or the Excise, Gaming, and Conservation Officers' Retirement Fund must have been a participant in the Deferred Retirement Option Plan (DROP) at the time of death.
2. Remove the instruction pages included with this form prior to returning the completed form to the Indiana Public Retirement System (INPRS) at the address shown on this form.
3. Type or print using black ink. Include a copy of survivor's birth certificate(s) and marriage license, if applicable, if they are not currently on file with INPRS.
4. This completed, signed, and dated form may be faxed, mailed, or delivered to the lobby of INPRS at the address indicated on this form. The agency is closed on weekends and holidays, including all State-designated holidays.
5. Read the INFORMATION section of this document (page 2) for details regarding the survivor payee election for payment of the DROP.
6. Questions or changes? Call customer service, toll-free, at (844) GO-INPRS, Monday through Friday, 8 a.m. to 8 p.m. ET.

MEMBER AND SURVIVOR PAYEE INFORMATION

Member name	Social Security number* - -	Pension ID (PID) number
Survivor name	Social Security number* - -	Fund (select one) <input type="checkbox"/> 1977 Fund <input type="checkbox"/> EG&C Fund

SURVIVOR PAYMENT ELECTION

Select **only one** of the following options:
 Choice A – I elect a complete one-time distribution of my survivor DROP lump sum benefit *as indicated below*.
 Choice B – I elect the member's remaining annual DROP installment payments, paid to me directly, in annual installments, less tax withholding.

COMPLETE ONLY IF CHOICE A IS SELECTED

Taxable portion: Direct rollover Paid directly to me (less withholding)

If rollover is selected for the taxable portion

Name of eligible 401(a), 403(b), or governmental 457(b) retirement plan or eligible IRA. (This must be the complete name of the eligible plan or eligible IRA as reported by the trustee to the Internal Revenue Service.)

Non-taxable portion: Direct rollover Paid directly to me

If rollover is selected for the non-taxable portion

Name of eligible 401(a), 403(b), or governmental 457(b) retirement plan or eligible IRA. **Be certain the administrator of the plan accepts post-tax funds.** (This must be the complete name of the eligible plan or eligible IRA as reported by the trustee to the Internal Revenue Service.)

Consult the IRS or a professional tax advisor for further information regarding taxes on your payments. Refer to the Special Tax Notice included with this form for additional information about Rollover Options.

SURVIVOR PAYEE ACKNOWLEDGEMENT

I elect the above distribution for my survivor DROP benefit. I understand that my choice for payment cannot be changed after this form is received by INPRS. By signing below, I acknowledge that I have read and understand this statement.

Survivor payee signature	Date (mm/dd/yyyy)
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Printed name of survivor payee

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Member name	Social Security number* - -	Pension ID (PID) number
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INFORMATION

IC 36-8-8.5-15 Survivor benefits

Sec. 15. (a) If a member dies in the line of duty or other than in the line of duty while the member is in the DROP, benefits for the member's survivors are calculated under the provisions of the applicable fund as follows:

- (1) If the member dies less than twelve (12) months after the date the member enters the DROP, the benefits for the member's survivors are calculated as if the member had never entered the DROP.
 - (2) If the member dies at least twelve (12) months after the date the member enters the DROP, the benefits for the member's survivors consist of both of the following:
 - (A) A benefit for the member's survivors paid by and calculated under the provisions of the applicable fund as if the member had never entered the DROP.
 - (B) An additional, separate amount that is not calculated as a part of a benefit for the member's survivors from the applicable fund and that is:
 - (i) calculated under subsection (b); and
 - (ii) paid to the member's survivors in accordance with the survivor's election under subsection (c).
- (b) The additional, separate amount of the benefit for a member's survivors that is described in subsection (a)(2)(B) is equal to:
- (1) the amount of the DROP frozen benefit; multiplied by
 - (2) the number of months that the member was in the DROP.
- (c) The survivors of a member who are eligible to receive the additional, separate amount described in subsection (a)(2)(B) must elect to receive the additional, separate amount by either of the following methods:
- (1) A lump sum paid as soon as practicable after the member's death.
 - (2) Three (3) equal annual payments, the first as soon as practicable after the date of the member's death, the second on the first anniversary of the member's death, and the third on the second anniversary of the member's death.

IC 5-10-5.5-22(l)(m) Deferred retirement option plan

Sec. 22. (a) As used in this section, "DROP" refers to a deferred retirement option plan established under this section.

(l) If, before payment of the participant's annual retirement allowance begins, the participant dies in the line of duty or other than in the line of duty, death benefits are payable to the participant's surviving spouse. If there is no surviving spouse, the death benefits must be divided equally among the participant's surviving children. If there are no surviving children, the death benefits are paid to the participant's parents. If there are no surviving parents, the death benefits are paid to the participant's estate. The death benefits are determined as follows:

- (1) If the participant dies less than twelve (12) months after the date the participant enters the DROP, the death benefits are calculated as if the participant had never entered the DROP.
 - (2) If the participant dies at least twelve (12) months after the date the participant enters the DROP, the death benefits consist of both of the following:
 - (A) At the election of the survivor or survivors to whom the benefit is payable, the benefit calculated under subsection (h)(2)(B) is paid in either:
 - (i) a lump sum; or
 - (ii) three (3) equal annual payments, the first as soon as practicable after the date of the participant's death, the second on the first anniversary of the participant's death, and the third on the second anniversary of the participant's death.
 - (B) A benefit is paid on the DROP frozen benefit under the terms of the retirement plan created by this chapter.
- (m) Except as provided under subsections (k) and (l), the annual retirement allowance for a participant who exits the DROP for any reason other than retirement on the participant's DROP retirement date is calculated as if the participant had never entered the DROP.

As a survivor of a 1977 Fund or EG&C Fund member who was enrolled in the DROP at the time of death you are entitled to receive the member's survivor benefit in addition to a modified DROP lump sum if the following criteria are met:

- The survivor must be a spouse, child/children of the member, or dependent parent(s).
- Member was enrolled in the DROP program for at least 12 full months.
- Member was not yet retired or forfeited by terminating employment prior to the member's DROP End Date or worked past the member's DROP Retirement Date.
- Member's date of death was no later than the day preceding the member's elected DROP Retirement Date.

Refer to the SURVIVOR PAYMENT ELECTION section of this form for details about your DROP benefit payment.

For additional information refer to the [1977 Police Officers' and Firefighters' Retirement Fund Member Handbook](#) or the [Excise, Gaming & Conservation Officers' Retirement Fund Member Handbook](#) available from the [INPRS Member Handbooks](#) page of the [INPRS website](#).

Consult the IRS or a professional tax advisor for further information regarding taxes on your payments.

Refer to the Special Tax Notice included with this form for additional information about Rollover Options.

**INSTRUCTIONS FOR
SURVIVOR PAYMENT ELECTION FOR THE DEFERRED RETIREMENT OPTION PLAN (DROP)**

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IMPORTANT

1. The deceased member of either the 1977 Police Officers' & Firefighters' Pension & Disability Fund or the Excise, Gaming, and Conservation Officers' Retirement Fund must have been a participant in the Deferred Retirement Option Plan (DROP) at the time of death.
2. Remove the instruction pages included with this form prior to returning the completed form to the Indiana Public Retirement System (INPRS) at the address shown on this form.
3. Type or print using black ink. Include a copy of survivor's birth certificate(s) and marriage license, if applicable, if they are not currently on file with INPRS.
4. This completed, signed, and dated form may be faxed, mailed, or delivered to the lobby of INPRS at the address indicated on this form. The agency is closed on weekends and holidays, including all State-designated holidays.
5. Read the INFORMATION section (page 2) of this document for details regarding the survivor payee election for payment of the DROP.
6. Questions or changes? Call customer service, toll-free, at (844) GO-INPRS, Monday through Friday, 8 a.m. to 8 p.m. ET.

Entry field	Field description
MEMBER AND SURVIVOR PAYEE INFORMATION	
Member name	Enter the complete name of the member.
Social Security number*	Enter the member's Social Security number.*
Pension ID (PID) number	Enter the member's Pension ID (PID) number.
Survivor payee name	Enter the complete name of the survivor payee.
Social Security number*	Enter the survivor payee Social Security number.*
Fund	Select one: 1977 Fund or EG&C Fund
SURVIVOR PAYMENT ELECTION	
Select one option	Select Choice A or Choice B
COMPLETE ONLY IF CHOICE A IS SELECTED	
Taxable portion	Select the applicable option
If rollover is selected for the taxable portion	Enter the name of the eligible rollover entity
Non-taxable portion	Select the applicable option
If rollover is selected for the non-taxable portion	Enter the name of the eligible rollover entity. Be certain the administrator of the plan accepts post-tax funds.
SURVIVOR PAYEE ACKNOWLEDGEMENT	
Survivor payee signature	The form must be signed and dated by the survivor payee
Date	The form must be signed and dated by the survivor payee
Printed name of survivor payee	Print the name of the survivor payee.
INFORMATION	
Read this section to better understand the Deferred Retirement Option Plan (DROP) and qualifications for survivor benefits and references available on the INPRS website .	
SPECIAL TAX NOTICE	
Refer to the Special Tax Notice included with this form for additional information about Rollover Options.	

HELPFUL INFORMATION			
	INPRS/1977 FUND/EG&C FUND	INTERNAL REVENUE SERVICE	INDIANA DEPARTMENT OF REVENUE
Telephone numbers	(844) GO-INPRS Toll-free	(800) 829-1040 Toll-free	(317) 233-2240 Indianapolis local
	(866) 591-9441 Fax Toll-free	(800) 829-4477 TeleTax	(317) 232-8729 Tax questions
		(800) 829-4059 TDD (hearing impaired)	(317) 232-4952 TDD (hearing impaired)
			(317) 233-2329 Fax
Web site	www.inprs.in.gov	www.irs.gov	www.in.gov/dor

SPECIAL TAX NOTICE

For Payments Not from a Designated Roth Account

State Form 57187

YOUR ROLLOVER OPTIONS

You are receiving this notice because all or a portion of a payment you are receiving from 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.

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 (generally, distributions made before age 59½), 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 to the 10% additional income tax applies.)

What types of retirement accounts and plans may accept my rollover?

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, IRAs are not subject to spousal consent rules, 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. Generally, 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. 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 10 years or over your life or life expectancy (or the joint lives or joint life expectancies of you and your beneficiary);
- Required minimum distributions after age 70½ (if you were born before July 1, 1949), after age 72 (if you were born after June 30, 1949), after age 73 or the otherwise applicable age (if you were born on or after January 1, 1951), or after death;
- Corrective distributions of contributions that exceed tax law limitations;
- Loans treated as deemed distributions (for example, loans in default due to missed payments before your employment ends);
- Distributions of certain premiums for health and accident insurance.

INPRS can tell you what portion of a payment is eligible for rollover.

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For Payments Not from a Designated Roth Account

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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 applies to the part of the distribution that you must include in income and 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 joint lives or joint life expectancies of you and your beneficiary);
- Payments from a governmental plan made after you separate from service if you are a qualified public safety employee and you will be at least age 50 or have 25 or more years in the Plan in the year of the separation;
- 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 up to the amount of your deductible medical expenses (without regard to whether you itemize deductions for the taxable year);
- 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 up to \$22,000 made to you if the payment is a qualified disaster recovery distribution;
- Payments made to you if you are terminally ill; and

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 on the part of the distribution that you must include in income, 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:

- The exception for payments made after you separate from service if you will be at least age 55 in the year of the separation (or age 50 or have 25 or more years of service in the Plan for qualified public safety employees) does not apply; and
- 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 apply 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 for health insurance premiums 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 address any State or local income tax rules (including withholding rules).

SPECIAL TAX NOTICE

For Payments Not from a Designated Roth Account

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SPECIAL RULES AND OPTIONS

If your payment includes after-tax contributions

After-tax contributions included in a payment are not taxed. If you receive a partial payment of your benefit, an allocable portion of your after-tax contributions is included in the payment, so you cannot take a payment of only after-tax contributions. However, 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 the payment. In addition, special rules apply when you do a rollover, as described below.

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 direct rollover of only a portion of the amount paid from the Plan and at the same time the rest is paid to you, the portion directly rolled over consists first of the amount that would be taxable if not rolled over. For example, assume you are receiving a distribution of \$12,000, of which \$2,000 is after-tax contributions. In this case, if you directly roll over \$10,000 to an IRA that is not a Roth IRA, no amount is taxable because the \$2,000 amount not directly rolled over is treated as being after-tax contributions. If you do a direct rollover of the entire amount paid from the Plan to two or more destinations at the same time, you can choose which destination receives the after-tax contributions.

Similarly, if you do a 60-day rollover to an IRA of only a portion of a payment made to you, the portion rolled over consists first of the amount that would be taxable if not rolled over. For example, assume you are receiving a distribution of \$12,000, of which \$2,000 is after-tax contributions, and no part of the distribution is directly rolled over. In this case, if you roll over \$10,000 to an IRA that is not a Roth 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. Under certain circumstances, you may claim eligibility for a waiver of the 60-day rollover deadline by making a written self-certification. Otherwise, to apply for a waiver from the IRS, 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-A, *Contributions to Individual Retirement Arrangements (IRAs)*.

If you have an outstanding loan that is being offset

If you have an outstanding loan from the Plan, your Plan benefit may be offset by the outstanding amount of the loan, typically when your employment ends. The offset amount is treated as a distribution to you at the time of the offset. Generally, you may roll over all or any portion of the offset amount. Any offset amount that is not rolled over will be taxed (including the 10% additional income tax on early distributions, unless an exception applies). You may roll over offset amounts to an IRA or an employer plan (if the terms of the employer plan permit the plan to receive plan loan offset rollovers).

How long you have to complete the rollover depends on what kind of plan loan offset you have. If you have a qualified plan loan offset; you will have until your tax return due date (including extensions) for the tax year during which the offset occurs to complete your rollover. A qualified plan loan offset occurs when a plan loan in good standing is offset because your employer plan terminates, or because you sever from employment. If your plan loan offset occurs for any other reason (such as a failure to make level loan repayments that results in a deemed distribution), then you have 60 days from the date the offset occurs to complete your rollover.

If you were born on or before January 1, 1936

If you were born on or before January 1, 1936 and receive a lump sum distribution that you do not roll over, special rules for calculating the amount of the tax on the payment might apply to you. For more information, see IRS Publication 575, *Pension and Annuity Income*.

SPECIAL TAX NOTICE

For Payments Not from a Designated Roth Account

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If you are an eligible retired public safety officer and your payment is used to pay for health coverage or qualified long-term care insurance

If the Plan is a governmental plan, you retired as a public safety officer, and your retirement was by reason of disability or was after normal retirement age, you can exclude from your taxable income Plan payments paid as premiums to an accident or health plan (or a qualified long-term care insurance contract) for you, your spouse, or your dependents, up to a maximum of \$3,000 annually. For this purpose, a public safety officer is a law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew.

If you roll over your payment to a Roth IRA

If you roll over a payment from the Plan 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. In general, the 10% additional income tax on early distributions will not apply. However, if you take the amount rolled over out of the Roth IRA within the 5-year period that begins on January 1 of the year of the rollover, the 10% additional income tax will apply (unless an exception applies).

If you roll over the payment to a Roth IRA, later payments from the Roth IRA that are qualified distributions will not be taxed (including earnings after the rollover). A qualified distribution from a Roth IRA is a payment made after you are age 59½ (or after your death or disability, or as a qualified first-time homebuyer distribution of up to \$10,000) and after you have had a Roth IRA for at least 5 years. In applying this 5-year rule, you count from January 1 of the year for which your first contribution was made to a Roth IRA. Payments from the Roth IRA that are not qualified distributions will be taxed to the extent of earnings after the rollover, including the 10% additional income tax on early distributions (unless an exception applies). You do not have to take required minimum distributions from a Roth IRA during your lifetime. For more information, see IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*, and IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*.

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 generally will be taxed in the same manner described elsewhere in this notice. However, the 10% additional income tax on early distributions and the special rules for public safety officers do not apply, and the special rule described under the section "If you were born on or before January 1, 1936" applies only if the deceased participant was born on or before January 1, 1936.

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 were born before July 1, 1949) or age 72 (if you were born after June 30, 1949), or after age 73 or the otherwise applicable age (if you were born on or after January 1, 1951).

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 the participant was born before July 1, 1949) or age 72 (if the participant was born after June 30, 1949), or after age 73 or the otherwise applicable age (if the participant was born on or after January 1, 1951).

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.

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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 10 years, your choice whether to do 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, 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.

You may have special rollover rights if you recently served in the U.S. Armed Forces. For more information on special rollover rights related to the U.S. Armed Forces, see IRS Publication 3, *Armed Forces' Tax Guide*. You also may have special rollover rights if you were affected by a federally declared disaster (or similar event), or if you received a distribution on account of a disaster. For more information on special rollover rights related to disaster relief, see the IRS website at www.irs.gov.

FOR MORE INFORMATION

You may wish to consult with the Plan administrator or payor, 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-A, *Contributions to Individual Retirement Arrangements (IRAs)*; IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*; and IRS Publication 571, *Tax-Sheltered Annuity Plans (403(b) Plans)*. These publications are available from a local IRS office, on the web at www.irs.gov, or by calling 1-800-TAX-FORM.