



**1977 POLICE OFFICERS' &  
FIREFIGHTERS' FUND CLAIM FOR  
\$12,000 LUMP SUM DEATH BENEFIT  
FOR ESTATE ADMINISTRATOR HEIR**  
State Form 53685 (R12 / 1-25)

**INDIANA PUBLIC RETIREMENT SYSTEM  
1977 POLICE OFFICERS' & FIREFIGHTERS'  
PENSION & DISABILITY FUND**  
One North Capitol Avenue, Suite 001  
Indianapolis, IN 46204-2014  
Telephone: (844) GO-INPRS (844-464-6777) (Toll-free)  
Fax: (866) 591-9441 (Toll-free)  
E-mail: [questions@inprs.in.gov](mailto:questions@inprs.in.gov)  
Web site: [www.inprs.in.gov](http://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. Remove any instruction and Special Tax Notice 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.
2. Type or print using black ink.
3. **This claim form must be completed by the duly appointed administrator for the deceased member's estate. Include both a copy of the court order establishing the appointment and a copy of the court document showing the tax identification number (EIN).**
4. **If you are not the duly appointed administrator of this estate and you are claiming this benefit as a distributee with a Small Estate Affidavit (State Form 54794), you must complete 1977 Police Officers' & Firefighters' Fund Claim for \$12,000 Lump Sum Death Benefit for Small Estate Affidavit Heir (State Form 53684) instead of this form and follow the instructions for completion and submission.**
5. This completed, signed, dated, and notarized 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.
6. Questions? Call customer service, Toll-free, at (844) GO-INPRS (844-464-6777), Monday through Friday.

**DECEASED MEMBER INFORMATION**

Deceased member name		Social Security number (last 4 digits)*		Pension ID (PID) number	
Address (number and street)		City		State	ZIP Code
Date of birth (mm/dd/yyyy)		Date of death (mm/dd/yyyy)			

**APPLICANT INFORMATION**

Applicant name		Relationship to the member			
Address (number and street)		City		State	ZIP Code
Telephone number with area code	Other telephone number with area code	E-mail address			
EIN for an estate: <ul style="list-style-type: none"> <li>• Required: Letters Testamentary or Letters of Administration. <b>The required court documents must be submitted with this claim form.</b></li> <li>• Complete the remainder of this form, as applicable.</li> </ul>					EIN Number

**FEDERAL INCOME TAX WITHHOLDING ELECTION**

For all payments, a mandatory minimum of 20% is withheld; however, you can elect a percentage greater than the 20% to be automatically withheld. If you want more than the mandatory 20% withheld, enter your total federal tax withholding percentage election below. Refer to the *Special Tax Notice* included with this form for additional information.

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

I elect federal income tax withholding of \_\_\_\_\_% (this must be a whole number percentage of 20%-99%).

**1977 POLICE OFFICERS' & FIREFIGHTERS' FUND CLAIM FOR \$12,000 LUMP SUM DEATH BENEFIT FOR ESTATE ADMINISTRATOR HEIR**

State Form 53685

Deceased member name	Social Security number (last 4 digits)*	Pension ID (PID) number
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**STATE AND COUNTY INCOME TAX WITHHOLDING ELECTION**

Box 1: Indiana residents – Indiana income tax withholding for Indiana residents is optional on payments from INPRS. If you elect to have income tax withheld, check Box 1 below if you are an Indiana resident and would like to have income tax withheld from the taxable portion of your distribution.

- If you elect to have Indiana state income tax withheld, provide a dollar amount to be withheld.
- If you also elect to have Indiana county income tax withheld, provide a dollar amount to be withheld and the county applicable.

Box 2: Indiana residents electing **NOT** to have Indiana income tax withheld from distribution. *Electing not to have Indiana income tax withheld from your distribution does not relieve you from paying such tax.*

Box 3: Non-residents –Check Box 3 if you are not a resident of Indiana. Note that INPRS does not withhold state income tax for individuals living outside of Indiana at the time of distribution. Non-residents should consult an attorney or professional tax advisor to determine whether state tax applied to their distribution.

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

Box 1: I am an Indiana resident and elect to have the following withholdings. *You must also have state income tax withheld to elect county income tax withholding.*

Indiana state income tax withheld from my distribution in the amount of \$ \_\_\_\_\_.

Indiana county income tax withheld from my distribution in addition to Indiana state income tax in the amount of \$ \_\_\_\_\_ for \_\_\_\_\_ County.

*You must also have state income tax withheld to elect county income tax withholding.*

Box 2: Indiana resident electing **NOT** to have Indiana income tax withheld from distribution. *Electing not to have Indiana income tax withheld from your distribution does not relieve you from paying such tax.*

Box 3: I am not a resident of Indiana.

**DECLARATION**

I, having been sworn, hereby submit this Claim for \$12,000 Lump Sum Death Benefit and say under oath that:

- I hereby certify that I am the person who completed this distribution application;
- I have carefully read the form and understand the same, and I have read all of the information I have been provided with this claim, including all instructions and supplemental documents;
- All the information I have provided and the questions I have answered are full, complete and true, and no material facts have been concealed or omitted.
- I have received and read the Special Tax Notice supplied with this state form

Signature of applicant	Printed name of applicant	Date (mm/dd/yyyy)
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**NOTARY PUBLIC CERTIFICATION**

State of \_\_\_\_\_ SS: SEAL

County of \_\_\_\_\_

Before me the undersigned, a Notary Public for \_\_\_\_\_ County, State of \_\_\_\_\_,  
Officer's county of residence Officer's state of residence

personally appeared \_\_\_\_\_ and the applicant, being first duly sworn by me upon the  
Name of person

applicant's oath, say that the facts alleged in the foregoing instrument are true.

Signed and sealed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Signature

My commission expires: \_\_\_\_\_  
Date (mm/dd/yyyy) \_\_\_\_\_  
Name of officer (printed or typed)

**INSTRUCTIONS FOR  
1977 POLICE OFFICERS' & FIREFIGHTERS' FUND CLAIM FOR \$12,000 LUMP SUM DEATH BENEFIT  
FOR ESTATE ADMINISTRATOR HEIR**  
State Form 53685

**IMPORTANT**

1. Remove any instruction and Special Tax Notice 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.
2. Type or print using black ink.
3. **This claim form must be completed by the duly appointed administrator for the deceased member's estate. Include both a copy of the court order establishing the appointment and a copy of the court document showing the tax identification number (EIN).**
4. **If you are not the duly appointed administrator of this estate and you are claiming this benefit as a distributee with a Small Estate Affidavit (State Form 54794), you must complete 1977 Police Officers' & Firefighters' Fund Claim for \$12,000 Lump Sum Death Benefit for Small Estate Affidavit Heir (State Form 53684) instead of this form and follow the instructions for completion and submission.**
5. This completed, signed, dated, and notarized 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.
6. Questions? Call customer service, Toll-free, at (844) GO-INPRS (844-464-6777), Monday through Friday.

Entry field	Field description		
<b>DECEASED MEMBER INFORMATION</b>			
Deceased member name	Enter the complete name of the deceased member. Repeat at the top of each page of the submitted form.		
Social Security number*	Enter the deceased member's SSN (last 4 digits). Repeat at the top of each page of the submitted form.		
Pension ID (PID) number	Enter the deceased member's Pension ID (PID) number. Repeat at the top of each page of the submitted form.		
Address, City, State, ZIP Code	Enter the deceased member's last mailing address.		
Date of birth	Enter the deceased member's date of birth; format = mm/dd/yyyy.		
Date of death	Enter the deceased member's date of death; format = mm/dd/yyyy.		
<b>APPLICANT INFORMATION</b>			
Applicant name	Enter the applicant's complete name.		
Relationship to the member	Enter the applicant's relationship to the deceased member.		
Address, City, State, ZIP Code	Enter the applicant's mailing address.		
Telephone number/Other telephone number	Enter the applicant's telephone numbers including area codes.		
E-mail address	Enter the applicant's e-mail address, if applicable.		
EIN	If claiming for an estate, enter the appropriate EIN.		
<b>FEDERAL INCOME TAX WITHHOLDING ELECTION</b>			
Federal income tax withholding	For all payments, a mandatory minimum of 20% is withheld; however, you can elect a percentage greater than the 20% to be automatically withheld. If you want more than the mandatory 20% withheld, enter your total federal tax withholding percentage election below. Refer to the <i>Special Tax Notice</i> included with this form for additional information. Elect federal income tax withholding of 21%-99% (this must be a whole number percentage).		
<b>STATE AND COUNTY INCOME TAX WITHHOLDING ELECTION</b>			
Box 1, Indiana state income tax	Select, if appropriate, then enter the dollar amount to be withheld.		
Box 1, Indiana county income tax	Select, if appropriate, then enter the dollar amount to be withheld and the country of residence.		
Box 2	Select if you are an Indiana resident and choosing to <b>not</b> withhold taxes.		
Box 3	Select if you are not an Indiana resident.		
<b>DECLARATION</b>			
Signature of applicant	The form must be signed and dated by the claimant.		
Printed name of applicant	Print the name of the claimant that corresponds with the signature.		
Date	The form must be signed and dated by the claimant. Format = mm/dd/yyyy		
<b>NOTARY PUBLIC CERTIFICATION</b>			
This form must be notarized before it can be processed by INPRS. Take the form to a Notary Public with an active commission. The Notary will require that you swear or affirm that you are the named person on the form. You will be required to sign and date the form in the Notary's presence. The notary must then complete the NOTARY PUBLIC CERTIFICATION section of the form and affix the Notary's seal.			
<b>HELPFUL INFORMATION</b>			
	<b>INPRS/1977 FUND</b>	<b>INTERNAL REVENUE SERVICE</b>	<b>INDIANA DEPARTMENT OF REVENUE</b>
<b>Telephone numbers</b>	(844) GO-INPRS Toll-free	(800) 829-1040 Toll-free	(317) 233-2240 Indianapolis local
	(844) 464-6777 Toll-free	(800) 829-4477 TeleTax Toll-free	(317) 232-8729 Tax questions
	(866) 591-9441 Fax Toll-free	(800) 829-4059 TDD (hearing impaired)	(317) 232-4952 TDD (hearing impaired)
			(317) 233-2329 Fax
<b>Web site</b>	<a href="http://www.inprs.in.gov">www.inprs.in.gov</a>	<a href="http://www.irs.gov">www.irs.gov</a>	<a href="http://www.in.gov/dor">www.in.gov/dor</a>

# **SPECIAL TAX NOTICE**

## **For Payments Not from a Designated Roth Account**

State Form 53685

### **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.

## **SPECIAL TAX NOTICE**

### **For Payments Not from a Designated Roth Account**

State Form 53685

#### **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**

State Form 53685

#### **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.

## SPECIAL TAX NOTICE For Payments Not from a Designated Roth Account

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### 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*.

### 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).

## **SPECIAL TAX NOTICE**

### **For Payments Not from a Designated Roth Account**

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**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.

#### **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](http://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](http://www.irs.gov), or by calling 1-800-TAX-FORM.