MISCELLANEOUS WITHDRAWAL REQUEST
EDUCATION, HEALTHCARE AND GOVERNMENTAL MARKETS

Voya Retirement Insurance and Annuity Company ("VRIAC")
A member of the Voya™ family of companies
PO Box 990063
Hartford, CT 06199-0063
Phone: 800-262-3862 Fax: 800-643-8143

As used on this form, the term "Voya," "Company," "we," "us" or "our" refers to your plan's funding agent and/or services provider. That entity is Voya Retirement Insurance and Annuity Company. Contact us for more information.

This request may be used to withdraw assets by Account Holders participating in 401, 403(b) or Governmental 457(b) Plans. **This form cannot be used by Account Holders in tax-exempt (non-governmental 457(b)), 415(m), 457(f) or other non-qualified deferred compensation plans.**

INSTRUCTIONS

If you have questions about how to complete the request, contact us at 800-262-3862. The completed request and the State Income Tax Withholding Notification and Spousal Consent, if applicable, must be mailed to the address above or faxed to Voya at 800-643-8143.

If you choose to fax a request, please DO NOT mail the original to us.

GOOD ORDER

Good order is receipt at our designated location of this form accurately and entirely completed, including all necessary signatures. If we determine that this form is not received in good order, it may be returned to you for correction and processed upon re-submission in good order at our designated location, at the address above.

TERMS AND CONDITIONS

You may wish to consult with the Plan administrator or a professional tax advisor before taking a payment from the Plan.

The withdrawal effective date will be the date our designated location has received the request and any other required documentation or forms in good order.

For purposes of calculating the amount to be withdrawn, the value of the individual account will be determined after the final close of business of the New York Stock Exchange (NYSE) on the date good order is determined. A valuation date is any normal business day, Monday through Friday, that the NYSE is open.

Payment is generally made within 7 calendar days after receipt of the withdrawal request in good order.

All withdrawals may be subject to one or more of the following: Voya contractual fees, deferred sales charges or market value adjustments. There may be withdrawal restrictions on certain funds *(please refer to the fund prospectuses)*. If the Fixed Plus Account is available through your employer's plan, you can find information pertaining to the Fixed Plus withdrawal process either in your contract prospectus or contract information booklet.

For partial withdrawals where a specific dollar amount of withdrawal has been requested, all charges and adjustments will be deducted from the remaining balance of the account and the check will be for the amount requested, less any applicable withholding for federal or state income taxes.

Amounts will be withdrawn from each investment option in the same proportion as its value is to the total value.

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1. PLAN INFORMATION *(Please print.)*

Employer Name ______________________ Plan # ______________________
(Can be found on your quarterly statement.)

2. ACCOUNT HOLDER INFORMATION

Name *(last, first, middle initial)* ______________________

SSN ***(Required)*** ______________________

Street Address/PO Box ______________________

City ______________________ State ________ ZIP ______________________

Daytime Phone ______________________

3. WITHDRAWAL AMOUNT

☐ Withdraw 100% of my account.
  ☐ Do not close my account.
☐ Withdraw a portion of my account, based on the sources indicated below. *(Source names can be found on your quarterly statement.)*

Employee	Employer	Rollover	Other ______________
$ ________ or ________%	$ ________ or ________%	$ ________ or ________%	$ ________ or ________%

- **If no election is made, we will withdraw 100% and close your account.**
- **If the amount available for withdrawal is less than the dollar amount you are requesting, the transaction will be processed for the maximum amount available.**

4. REASON FOR WITHDRAWAL *(Some withdrawals may not be available under your Plan. See your Sponsor for your available options.)*

☐ Plan Termination *(The Company must have prior notice of your Employer's intent to terminate this Plan.)*
☐ Immediately Distributable Funds
  ☐ Attainment of Age 59½ (403(b) and 401 only)
  ☐ Attainment of Age 70½ - In Service
  ☐ 403(b) Value Prior to December 31, 1988 *(grandfathered funds)*
  ☐ Distribution from Rollover Account
  ☐ After-tax Contributions
  ☐ Employer Contributions *(held in Account Holder accounts issued prior to January 1, 2009)*
☐ Qualified Domestic Relations Order (QDRO or DRO)
☐ In-Service Withdrawal Request (cash out) for accounts with balance of $5000 or less (457(b) Plan only)
☐ Disability (403(b) and 401 only)
☐ In-Service Distribution (401 only)

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5. WITHDRAWAL ELECTIONS FOR NON ROTH ACCOUNTS

Letter of Acceptance is required unless (1) distribution is payable to Account Holder, (2) request is signed by Employer, OR (3) by special contract between the Company and the Employer.

☐ **Cash distribution paid directly to you**

☐ **Rollover to Voya IRA/Qualified plan**

☐ **Rollover to Voya Roth IRA**

Note: If choosing a direct rollover to a Voya account/contract, please select destination account/contract(s) below.

Destination Account *(For more information on the products listed below, please call the Voya Investor Channel at 888-681-3153.)*

☐ Voya Brokerage ☐ Voya Fixed Annuity ☐ Voya SPIA ☐ Voya choice IRA

☐ Voya *express* Mutual Fund ☐ Voya Variable Annuity ☐ Voya funds ☐ Voya Select Advantage

☐ Voya Indexed Annuity ☐ Voya Premier Products

Voya Product Account Number ______________________________

☐ Qualified Plan/Arrangement administered by Voya. ☐ Voya Qualified Plan # ______________________

☐ **Non-Voya Rollover**

☐ IRA ☐ Roth IRA ☐ Qualified Plan

Payment Instructions

Check is to be made payable to ____

(Custodian of the IRA or Investment Provider of the Plan to receive the benefit)

For the benefit of ____________________________________ Account # ______________________

Mailing Instructions

Street Address/PO Box ____

City ____________________________________ State __________ ZIP ______________

Additional Instructions ____

If you have elected to roll over funds from your account to a Voya IRA account, your request will not be processed until your new account(s) is established.

6. WITHDRAWAL ELECTIONS FOR ROTH ACCOUNT

Letter of Acceptance is required unless (1) distribution is payable to Account Holder, (2) request is signed by Employer, OR (3) by special contract between the Company and the Employer.

☐ **Cash distribution paid directly to you**

☐ **Voya Rollover**

Destination Account *(For more information on the products listed below, please call the Voya Investor Channel at 888-681-3153.)*

☐ Voya Brokerage ☐ Voya Fixed Annuity ☐ Voya SPIA ☐ Voya choice IRA

☐ Voya *express* Mutual Fund ☐ Voya Variable Annuity ☐ Voya funds ☐ Voya Select Advantage

☐ Voya Indexed Annuity ☐ Voya Premier Products

Voya Product Account Number ______________________________

☐ Qualified Plan/Arrangement administered by Voya. ☐ Voya Qualified Plan # ______________________

☐ **Non-Voya Rollover**

☐ IRA ☐ Qualified Plan

Payment Instructions

Check is to be made payable to ____

(Custodian of the IRA or Investment Provider of the Plan to receive the benefit)

For the benefit of ____________________________________ Account # ______________________

Mailing Instructions

Street Address/PO Box ____

City ____________________________________ State __________ ZIP ______________

Additional Instructions ____

If you have elected to roll over funds from your account to a Voya IRA account, your request will not be processed until your new account(s) is established.

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7. OUTSTANDING LOAN INFORMATION *(Complete this section only if you have an outstanding loan.)*

☐ I wish to continue making repayments to my loan by maintaining the minimum cash value in my account to keep the loan active. *(Only if allowed by the provisions of the Plan document.)*

☐ I no longer will be making repayments to my loan. I understand that if I elect this option my outstanding loan balance will be considered taxable.

If a portion of the account is surrendered and no election is made, it is our understanding that you deemed to have elected the first option above.

If applicable and 100% of the account is requested, it is our understanding that you deemed to have elected the second option above.

8. TAX WITHHOLDING

Federal Withholding

Regardless of whether or not federal or state income tax is withheld, you are liable for taxes on the taxable portion of the payment. If you do not have a sufficient amount withheld, you may be subject to tax penalties under the Estimated Tax Payment rules. An election made for a single non-recurring distribution applies only to the payment for which it is being made. For recurring payments, your withholding election will remain in effect until it is changed or revoked. You may change or revoke your election at any time prior to a payment being made by submitting IRS form W-4P. Non-resident aliens are subject to a mandatory 30% withholding rate unless they are eligible for a reduced rate or exemption under a tax treaty and the required documentation is submitted.

Eligible rollover distribution – 20% withholding: *(See the attached Special Tax Notice.)* Distributions you receive from qualified pension or annuity plans that are eligible to be rolled over tax free to an IRA or another qualified plan are subject to a flat 20% federal withholding rate. The 20% withholding rate is required, and you cannot choose not to have income tax withheld from eligible rollover distributions. You may elect withholding in excess of the mandatory 20% rate.

Federal Withholding Instructions:

Mandatory 20% withholding will be applied.

Additional amount you want withheld from your payment(s) $________________ *(Note: This amount is in addition to the standard federal withholding rate applicable to your distribution.)*

State Withholding Instructions:

My residence state for tax purposes is: ____________________________________

☐ **DO NOT** withhold any state income tax unless mandated by law.

☐ **DO** withhold state taxes in the amount of $________________ or _______% ***(If you make this election, a dollar amount or percentage must be specified and cannot be less than any required withholding.)***

If you do not make an election or if your state requires a greater amount of withholding, we will withhold at the rate specified by your state of residence for the type of payment you are receiving. In some cases, your state specific withholding election form is required to opt out of withholding or to choose a rate other than the state's default rate. Refer to the attached State Income Tax Withholding Notification and/or your State Department of Taxation for details.

9. DELIVERY OPTIONS FOR CASH DISTRIBUTIONS

☐ Withdrawal will be deposited directly into my bank account. *(Complete the bank information below.)*
☐ Withdrawal check will be mailed to me through regular U.S. Mail.

If you decide to have a withdrawal deposited directly into your bank account you need to complete the information below, and by doing so you authorize Voya to initiate an electronic funds transfer (EFT). The electronic deposit is immediately available for use once the transfer is completed. The Company does not charge you for this service; the payment is typically completed within 3-4 business days.

Please verify the correct ABA routing number with your bank. If the electronic deposit cannot be completed using the information provided below, we will issue and mail a check to the Account Holder.

The EFT information must be clear and complete. If we are unable to read the instructions, in order to expedite the request, the payment will be made by check.

- EFT will not deposit to a third party account.
- EFT cannot be made outside of the U.S.

Account Type ☐ Checking or ☐ Savings Account

ABA Routing # *(9 digits, verify with your bank)* ______________________________________

Bank Account # ______________________________________

Default: If no election is made, your check will be mailed through regular U.S. Mail.

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10. SPECIAL INSTRUCTIONS *(Please indicate special instructions or circumstances unique to your individual request below.)*

11. ACCOUNT HOLDER AUTHORIZED SIGNATURE AND TAX WITHHOLDING CERTIFICATION

Under penalties of perjury, I declare that I have examined the tax withholding for state and federal purposes and to the best of my knowledge and belief it is true, correct and complete, including state and federal opt out elections, as applicable.

I, the Account Holder, certify that I have read the Terms and Conditions section as appears on the cover page of this request and agree to its provisions. I also agree with any information that has been pre-filled.

Those signing the form may rely conclusively on all information, including this certification, in processing this Withdrawal Request. In the case of any conflicting information, the Company is entitled to rely exclusively on the information contained in this Withdrawal Request.

TAX RESIDENCY INFORMATION

Under penalties of perjury, I certify that:

1. **The number shown on this form is my correct taxpayer identification number; and**
2. **I am not subject to backup withholding because (a) I am exempt from backup withholding or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and**
3. **I am a U.S. citizen or other U.S. person (including U.S. resident alien) *(as defined in the instructions for IRS form W-9).***

(If you are subject to back-up withholding, you must strike through statement number 2.)

If you are not a U.S. citizen or other U.S. person, please check the box below to indicate your status as a Non-Resident Alien.

☐ Non-Resident Alien *(Must submit an original IRS Form W-8BEN or other applicable form W-8.)*
As a non-resident alien, your taxable income is subject to 30% U.S. federal tax withholding unless tax treaty provisions can be applied. If you are eligible to claim tax treaty benefits, your IRS form W-8 must include a U.S. taxpayer identification number in Part I and all applicable fields in Part II must be completed. A U.S. taxpayer identification number may be applied for by submitting a Form W-7 to the Internal Revenue Service (IRS). IRS forms W-8 and W-7 are available on their web site www.irs.gov or by contacting them at 800-829-1040.

I certify that I have received and understand the Notice of your Right to Defer Distribution and the Special Tax Notice Regarding Important Tax Information and, if applicable, waive the 30 day notice requirement.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications *(in bold above)* required to avoid backup withholding.

Account Holder Signature ______________________ Date *(mm/dd/yyyy)* __________

Account Holder SSN ***(Required)*** ______________________

Your form will NOT be processed without Account Holder SSN completed.

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12. THIRD PARTY ADMINISTRATOR AUTHORIZED SIGNATURE AND CERTIFICATION

This section must be completed if required by the Employer.

I am employed as a Third Party Administrator of the Plan identified above and certify the following:

- I have read and agree to the terms of the requested withdrawal;
- I have verified the Account Holder's eligibility for such withdrawal and have not relied solely on information provided by the Account Holder in this form in order to make this determination;
- The requested benefits are permitted in accordance with the terms of the Plan document; and
- The information provided in this document is complete and accurate to the best of my knowledge. If any information provided by the Account Holder to the Company is in conflict with the information provided by me to the Company, I acknowledge that the Company will rely conclusively on the information provided by me.

Third Party Administrator (TPA) FEE ***(To be completed by TPA if applicable. Check will be made payable and mailed to the TPA.)***

TPA Fee Amount $ ____________________

☐ From Account Holder Account   Account Type *(example: deferral, match, etc.)* ____________________

☐ From Forfeiture Account   Account Type *(example: deferral, match, etc.)* ____________________

The Third Party Administrator for the Plan identified above has recorded this withdrawal in their records for this plan.

Name of TPA Firm ____________________

Authorized Signer Name *(Please print.)* ____________________

Signature ____________________ Date *(mm/dd/yyyy)* ____________

13. EMPLOYER, PLAN SPONSOR OR NAMED FIDUCIARY AUTHORIZED SIGNATURE AND CERTIFICATION

If this section is not signed, your participant will not receive their distribution.

This section must be completed by the Employer or its designee if required by a contract between the Company and the Employer.

I am an Employer, Plan Sponsor, or Named Fiduciary of the Plan identified above and certify the following:

- I have read and agree to the terms of the requested withdrawal;
- I have verified the Account Holder's eligibility for such withdrawal and have not relied solely on information provided by the Account Holder in this form in order to make this determination;
- The requested benefits are permitted in accordance with the terms of the Plan document;
- The information provided in this document is complete and accurate to the best of my knowledge. If any information provided by the Account Holder to the Company is in conflict with the information provided by me to the Company, I acknowledge that the Company will rely conclusively on the information provided by me; and
- I have amended my Plan document to reflect all applicable federal tax legislation and IRS guidance, including the Pension Protection Act of 2006, in accordance with the IRS's remedial amendment period.

☐ Transfer remaining balance to Plan Forfeiture Account

Authorized Signer Name *(Please print.)* ____________________

Signature ____________________ Date *(mm/dd/yyyy)* ____________

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QUALIFIED JOINT AND SURVIVOR ANNUITY (QJSA)
QUALIFIED PRE-RETIREMENT SURVIVOR ANNUITY (QPSA)
WAIVER AND SPOUSAL CONSENT

Voya Retirement Insurance and Annuity Company ("VRIAC")
Voya Institutional Plan Services, LLC ("VIPS")
Members of the Voya™ family of companies
PO Box 990063, Hartford, CT 06199-0063

As used on this form, the term "Voya," "Company," "we," "us" or "our" refer to VRIAC or VIPS acting as your plan's funding agent and/or administrative services provider. Contact us for more information. The term 'withdrawal' refers to your attached transaction request which could represent a loan or withdrawal.

This form must be completed in its entirety.

1. GENERAL INFORMATION

Plan Name ______________________ Plan # ______________

Account Holder Name ______________________ SSN ***(Required)*** ______________

Spouse Name ______________ SSN ___________ Date of Request *(mm/dd/yyyy)* ___________

2. ACCOUNT HOLDER CERTIFICATION

I have requested a withdrawal of my account under the above referenced Plan.

Required to be completed regardless of marital status.

Marital Status *(Check one.)*

☐ I am not married.

☐ I am married. *(Your spouse must consent to this request by completing the Spousal Consent section below.)*

☐ My spouse cannot be located or I am legally separated or abandoned within the meaning of local law. *(Spousal consent is not required unless a pending domestic relations order provides otherwise.)*

I have read the attached *Qualified Joint and Survivor Annuity Notice* below and request a withdrawal as indicated on the attached form. I acknowledge that I have read and understand this form and certify that the above information is completed correctly to the best of my knowledge.

Account Holder Signature ______________________ Date *(mm/dd/yyyy)* ______________

3. SPOUSAL CONSENT

I have read the attached *Qualified Annuity Notice* and the withdrawal request to which it relates. I understand that I have the right to have the Plan pay my spouse's benefits in a QPSA or QJSA payment form and am waiving those rights for the amount being requested in this request. I understand that I do not have to sign this Spousal Consent form and am doing so voluntarily. I understand that if I do not sign this Spousal Consent form, then my spouse will not receive a withdrawal from the Plan. I understand that by consenting to this withdrawal, my survivor benefits under the Plan may be reduced or eliminated. Moreover, I understand that I may not be entitled to any Plan benefit for the amount so withdrawn in the event of my spouse's death. I acknowledge receiving the Special Tax Notice.

Spouse Name *(Please print.)* ______________________

Spouse Signature ______________________ Date *(mm/dd/yyyy)* ______________

4. PLAN REPRESENTATIVE OR NOTARY PUBLIC CERTIFICATION

The above consent was signed or acknowledged in my presence.

Plan Representative/Notary Public Name *(Please print.)* ______________________

Plan Representative/Notary Public Signature ______________________

State ______________ County ______________ Date *(mm/dd/yyyy)* ______________

QUALIFIED ANNUITY NOTICE

VOYA FINANCIAL™

QUALIFIED JOINT AND SURVIVOR ANNUITY (QJSA)

Federal law requires the Plan to pay retirement benefits in a special payment form unless your spouse chooses a different payment form and you agree to that choice. This special payment form is often called a “qualified joint and survivor annuity” or “QJSA” payment form. The QJSA payment form gives you a monthly retirement payment for the rest of your life. This is often called an “annuity.” Under the QJSA payment form, after you die, each month the plan will pay your spouse all or a portion of the retirement benefit that was paid to you. The benefit paid to your spouse after you die is often called a “survivor annuity” or a “survivor benefit.” Your spouse will receive this survivor benefit for the rest of his or her life.

If you elect to waive the QJSA form of payment, your spouse may receive less money than he or she would have received under the special QJSA payment form. Depending upon the payment form that you choose, your spouse may receive nothing after you die.

Instead of a QJSA, you may elect distribution in one of the following forms below, if allowed under your Plan:

a. Direct rollover
b. Lump sum payment
c. Installment payments

Refer to your Summary Plan Description for the benefit payment options under your Plan. You also may elect one form of payment for part of your vested account balance and another form of payment for another part of your vested account balance. For more information also see the Special Tax Notice and Notice of Your Right to Defer Distributions.

To determine the approximate annuity payment you will receive, you must: (1) look up the Annuity Factor in the table below based on your single life, or if you are married based on your joint lives based upon you and your spouse’s (if applicable) respective ages; (2) divide your vested account balance by the annuity factor below which most closely approximates your respective ages. For example, if you and your spouse are both age 65 and your vested account balance is $10,000, then your approximate monthly payment is $80.26 ($10,000 divided by 124.5932) and if your spouse survives you, the approximate monthly payment to your surviving spouse is $40.13. If you are unmarried, age 65, and your vested account balance is $10,000, your approximate monthly payment is $89.17 ($10,000 divided by 112.1426).

Annuity Factor Table

Joint Life Expectancy						Single Life Expectancy			
Your Age	Spouse’s Age	Annuity Factor	Your Age	Spouse’s Age	Annuity Factor	Your Age	Annuity Factor	Your Age	Annuity Factor
35	35	185.7820	55	55	151.8823	35	179.9992	62	121.2561
40	40	179.7357	55	60	149.2923	40	172.7137	63	118.2464
45	40	173.9274	60	55	142.4041	45	163.7769	64	115.2065
45	45	172.1575	60	60	139.0556	50	153.1549	65	112.1426
45	50	170.4506	60	65	136.0040	55	140.9267	66	109.0660
50	45	165.1396	65	60	128.5001	58	132.8334	67	105.9902
50	50	162.8974	65	65	124.5932	59	130.0210	68	102.9118
50	55	160.7694	65	70	121.1550	60	127.1504	69	99.8175
55	50	154.6553	70	70	109.0890	61	124.2266	70	96.6943

Note: The above annuity factors are based on the UP-1984 mortality tables, assuming a 6% interest rate. The insurance company from which the annuity is purchased may use different factors for the QJSA or single Annuity. Different factors will produce a different monthly payment. The QJSA Annuity Factors above assumes a joint and 50% survivor annuity. A different percentage survivor annuity will also produce a different monthly payment. To determine the options under your plan please refer to your Summary Plan Description.

If you would like to request a more precise calculation of any of the annuity options available under your plan please call 1-800-584-6001.

QUALIFIED JOINT AND SURVIVOR ANNUITY (QJSA) *(Continued)*

Postponement of distribution. If you do not wish to continue with this withdrawal request from the Plan, do not complete the attached form. If your election to take a withdrawal is postponed your vested account balance will be subject to adjustment for investment gains or losses. Due to market fluctuations, the total amount ultimately distributed to you could be more or less than the value of your vested account balance as of the current date or as of the date of termination of your employment with the Employer.

Financial effect of distribution options. Under a QJSA, you will receive lifetime income. If you are married and your spouse predeceases you, the annuity payments will continue until your death. If you are married and your spouse survives you, then you will receive joint life payments until your death, and your spouse will continue to receive a percentage (based on your choice of options available under the Plan) of the joint life payments until his or her death. The QJSA will not pay any death benefits to beneficiaries other than your spouse. If you waive the QJSA, then you may receive your vested account balance in any form allowed under your Plan.

You have a right to waive the QJSA at any time provided that (1) you make the selection within the 180-day period before the date on which your benefits are to begin, and (2) your spouse consents to your election. Your spouse's consent must be in writing and must be witnessed by a notary public or Plan Sponsor Representative. You may revoke your waiver of QJSA at any time before your benefits begin. Spousal consent of this revocation is not necessary. If you revoke your election, your benefits under the plan will be paid in the form of a QJSA.

Minimum notice period. After you receive this Notice, you have 30 days to consider your distribution options under the Plan ("30-day period"). If you sign and return the attached withdrawal request authorization form before the expiration of the 30-day period to the Plan Administrator, you will have elected to waive the 30-day period. If you waive the 30-day period and elect a benefit payment option other than a QJSA, you have the right to revoke that election until the later of the date that payments begin or 7-days from the date that you received this Notice.

QUALIFIED PRE-RETIREMENT SURVIVOR ANNUITY (QPSA)

You have an account in the Plan. The money in the account that you will be entitled to receive is called the vested account. Federal law states that your spouse will receive a special death benefit that is paid from the vested account if you die before you begin receiving retirement benefits (or, if earlier, before the beginning of the period for which the retirement benefits are paid). Your spouse has the right to receive this periodic payment beginning after you die. The special death benefit is often called a "qualified preretirement survivor annuity" or "QPSA" benefit. The plan will pay this death benefit in a lump sum, rather than as a QPSA, if the value of the death benefit is $5,000 or less.

Your spouse generally may waive his or her right to the QPSA benefit only on or after the first day of the plan year in which you attain age 35. However, the Plan may provide for an earlier waiver with spousal consent, provided that a written explanation of the QPSA is given to you and that the waiver executed prior to age 35 becomes invalid upon the beginning of the plan year in which your thirty-fifth birthday occurs. If a new waiver and spousal consent is not executed on or after that date, a QPSA benefit must be provided. Your spouse may elect to waive his or her right to a QPSA, and if applicable, his or her right to be named as the beneficiary of your vested account under the Plan.

You may make either or both of these elections beginning with the first day after which you become a Participant in the Plan.

IMPORTANT NOTE

Because a spouse has certain rights under the law, you should inform your Plan Administrator or Employer immediately of any changes in your marital status. A change in your marital status may require you to designate a new beneficiary. Your spouse may need to consent to any change of beneficiary For more information regarding QJSA or QPSA, contact your Plan Administrator or Employer.

STATE INCOME TAX WITHHOLDING NOTIFICATION
401, 403(b), 408 and Governmental 457 Plan Distribution

NOTIFICATION

If you are a resident of Arkansas, California, Delaware, District of Columbia, Georgia, Iowa, Kansas, Maine, Maryland[1], Massachusetts, Michigan, Nebraska[2], North Carolina[3], Oklahoma, Oregon, Vermont, or Virginia[1], your state requires state income tax withholding on the taxable portion of your distribution from your 401, 403(b), 408 Individual Retirement or Governmental 457 Plan. This state income tax withholding is in addition to the mandatory 20% (or, in some cases, 10%) federal income tax withholding. Please note, when a state cost basis differs from federal, the federal cost basis will be used in determining taxability for state income tax withholding purposes.

- If you are a resident of **California** or **Oregon** state income tax withholding will be calculated **unless** you elect "out" of state income tax withholding.
- If you are a resident of **Arkansas**, **North Carolina**[3] or **Vermont**, state withholding will be automatically calculated when federal income tax withholding applies. If you do not elect "out" of 10% federal income tax withholding, you can still choose to elect out of state withholding. Requesting North Carolina withholding over mandatory amounts requires their Form NC-4P, Withholding Certificate for Pension or Annuity Payments.
- If you are a resident of **Iowa**, **Maine**, **Massachusetts**, **Nebraska**[2], or **Oklahoma**, state income tax withholding will be automatically calculated as these states do not allow an election "out" of state income tax withholding when federal income tax withholding applies.
- If you are a resident of **Delaware**, **Kansas** or **Maryland**[1] and are subject to mandatory 20% federal income tax withholding, state income tax withholding will be automatically calculated. State withholding is not required when 10% federal income tax withholding applies.
- If you are a resident of **Virginia**[1] or **Michigan**, state income tax withholding will be calculated automatically **unless** you meet certain criteria and claim an exemption from withholding. To claim an exemption or to request withholding over mandatory amounts, complete Form VA-4P for Virginia or Form MI-W4P for Michigan, and return the appropriate form to us with, and to the same designated location as, your Withdrawal Request.
- If you are a resident of the **District of Columbia** and are receiving a total distribution of your account balance, state income tax withholding will be automatically calculated. State withholding is not required for partial distributions.
- If you are a resident of **Georgia** and are receiving periodic payments, state income tax withholding will be automatically calculated unless you elect out.

[1]Maryland and Virginia state income tax withholding is not required for distributions from 408 Plans.

[2]Nebraska state income tax withholding is not required for premature distributions from 408 Plans.

[3]North Carolina does not apply to distributions from NC state and local government or federal retirement systems for those vested as of 8/12/89.

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SPECIAL TAX NOTICE
REGARDING PAYMENTS FROM AN ACCOUNT OTHER THAN A DESIGNATED ROTH ACCOUNT

Voya Retirement Insurance and Annuity Company ("VRIAC")
Voya Institutional Plan Services, LLC ("VIPS")
Members of the Voya™ family of companies
PO Box 990063
Hartford, CT 06199-0063

YOUR ROLLOVER OPTIONS

You are receiving this notice in the event that all or a portion of a payment you are receiving 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, see page 5 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 10 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
- ESOP dividends
- 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)
- Cost of life insurance paid by the Plan
- Contributions made under special automatic enrollment rules that are withdrawn pursuant to your request within 90 days of enrollment
- Amounts treated as distributed because of a prohibited allocation of S corporation stock under an ESOP (also, there will generally be adverse tax consequences if you roll over a distribution of S corporation stock to an IRA).

The Plan administrator or the payor can tell you what portion of a payment is eligible for rollover.

GENERAL INFORMATION ABOUT ROLLOVERS *(Continued)*

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 from a governmental defined benefit pension plan made after you separate from service if you are a public safety employee and you are at least age 50 in the year of the separation
- Payments made due to disability
- Payments after your death
- Payments of ESOP dividends
- Corrective distributions of contributions that exceed tax law limitations
- Cost of life insurance paid by the Plan
- Contributions made under special automatic enrollment rules that are withdrawn pursuant to your request within 90 days of enrollment
- Payments made directly to the government to satisfy a federal tax levy
- Payments made under a qualified domestic relations order (QDRO)
- Payments up to the amount of your deductible medical expenses
- Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001 for more than 179 days
- Payments of certain automatic enrollment contributions requested to be withdrawn within 90 days of the first contribution.

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 direct rollover of only a portion of the amount paid from the Plan and a portion is paid to you, each of the payments will include an allocable portion of the after-tax contributions. 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.

SPECIAL RULES AND OPTIONS *(Continued)*

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 your payment includes employer stock that you do not roll over

If you do not do a rollover, you can apply a special rule to payments of employer stock (or other employer securities) that are either attributable to after-tax contributions or paid in a lump sum after separation from service (or after age 59½, disability, or the participant's death). Under the special rule, the net unrealized appreciation on the stock will not be taxed when distributed from the Plan and will be taxed at capital gain rates when you sell the stock. Net unrealized appreciation is generally the increase in the value of employer stock after it was acquired by the Plan. If you do a rollover for a payment that includes employer stock (for example, by selling the stock and rolling over the proceeds within 60 days of the payment), the special rule relating to the distributed employer stock will not apply to any subsequent payments from the IRA or employer plan. The Plan administrator can tell you the amount of any net unrealized appreciation.

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 amount of the loan, typically when your employment ends. The loan offset amount is treated as a distribution to you at the time of the offset and will be taxed (including the 10% additional income tax on early distributions, unless an exception applies) unless you do a 60-day rollover in the amount of the loan offset to an IRA or employer plan.

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 your payment is from a governmental section 457(b) plan

If the Plan is a governmental section 457(b) plan, the same rules described elsewhere in this notice generally apply, allowing you to roll over the payment to an IRA or an employer plan that accepts rollovers. One difference is that, if you do not do a rollover, you will not have to pay the 10% additional income tax on early distributions from the Plan even if you are under age 59½ (unless the payment is from a separate account holding rollover contributions that were made to the Plan from a tax-qualified plan, a section 403(b) plan, or an IRA). However, if you do a rollover to an IRA or to an employer plan that is not a governmental section 457(b) plan, a later distribution made before age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies). Other differences are that you cannot do a rollover if the payment is due to an "unforeseeable emergency" and the special rules under "If your payment includes employer stock that you do not roll over" and "If you were born on or before January 1, 1936" do not apply.

If you are an eligible retired public safety officer and your pension 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 directly as premiums to an accident or health plan (or a qualified long-term care insurance contract) that your employer maintains 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 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 5 years, counting from January 1 of the year of the rollover). The 10% additional income tax on early distributions will not apply to Section 457 plans (unless the payment is from a separate account holding rollover contributions that were made to the Plan from a tax-qualified plan, a section 403(b) plan, or an IRA). For payments from the Plan during 2010 that are rolled over to a Roth IRA, the taxable amount can be spread over a 2-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 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, Individual Retirement Arrangements (IRAs).

You can also roll over a payment from the Plan to a designated Roth account in an employer plan.

Rollover to a designated Roth account in the same plan

If the distribute rolls over the payment to a designated Roth account in the plan, the amount of the payment rolled over (reduced by any after-tax amounts directly rolled over) will be taxed. However, the 10% additional tax on early distributions will not apply (unless the distribute takes the amount rolled over out of the designated Roth account within the 5 year period that begins on January 1 of the year of the rollover). This 10% additional income tax on early distributions will not apply to Section 457 plans (unless the payment is from a separate account holding rollover contributions that were made to the Plan from a tax-qualified plan, a section 403(b) plan, or an IRA). For payments from the plan in 2010 that are rolled over to a designated Roth account in the plan (and that are not distributed from that account until after 2011, the taxable amount of the rollover will be taxed half in 2011 and half in 2012, unless the distributee elects to be taxed in 2010.

SPECIAL RULES AND OPTIONS *(Continued)*

If the distributee rolls over the payment to a designated Roth account in the plan, later payments from the designated Roth account that are qualified distributions will not be taxed (including earnings after the rollover). A qualified distribution from a designated Roth account is a payment made both after the distributee attains age 59½ (or after the distributee's death of disability) and after the distributee has had a designated Roth account in the plan for a period of at least 5 years. The 5-year period described in the preceding sentence begins on January 1 of the year the distributee's first contribution was made to the designated Roth account. However, if the distributee made a direct rollover to a designated Roth account in the plan of another employer, the 5-year period begins on January 1 of the year the distributee's first contribution was made to the designated Roth account in the plan, or, if earlier, to the designated Roth account in the plan of the other employer. Payments from the designated Roth account that are not qualified distributions will be taxed to the extent allocable to earnings after the rollover, including the 10% additional tax on early distributions (unless an exception applies). This 10% additional income tax on early distributions will not apply to Section 457 plans (unless the payment is from a separate account holding rollover contributions that were made to the Plan from a tax-qualified plan, a section 403(b) plan, or an IRA).

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 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 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 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 10 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 or the payor. 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 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, 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.

SPECIAL TAX NOTICE REGARDING PAYMENTS FROM A DESIGNATED ROTH ACCOUNT

Voya Retirement Insurance and Annuity Company ("VRIAC")
Voya Institutional Plan Services, LLC ("VIPS")
Members of the Voya™ family of companies
PO Box 990063
Hartford, CT 06199-0063

YOUR ROLLOVER OPTIONS

You are receiving this notice in the event that all or a portion of a payment you are receiving is eligible to be rolled over to a Roth IRA or designated Roth account in an employer plan. This notice is intended to help you decide whether to do a rollover.

This notice describes the rollover rules that apply to payments from the Plan that are from a designated Roth account. If you also receive a payment from the Plan that is not from a designated Roth account, see page 1 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 designated Roth account 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?

After-tax contributions included in a payment from a designated Roth account are not taxed, but earnings might be taxed. The tax treatment of earnings included in the payment depends on whether the payment is a qualified distribution. If a payment is only part of your designated Roth account, the payment will include an allocable portion of the earnings in your designated Roth account.

If the payment from the Plan is not a qualified distribution and you do not do a rollover to a Roth IRA or a designated Roth account in an employer plan, you will be taxed on the earnings in the payment. If you are under age 59½, a 10% additional income tax on early distributions will also apply to the earnings (unless an exception applies). The 10% additional income tax on early distributions will not apply to Section 457 plans (unless the payment is from a separate account holding rollover contributions that were made to the Plan from a tax-qualified plan, a section 403(b) plan, or an IRA). However, if you do a rollover, you will not have to pay taxes currently on the earnings and you will not have to pay taxes later on payments that are qualified distributions.

If the payment from the Plan is a qualified distribution, you will not be taxed on any part of the payment even if you do not do a rollover. If you do a rollover, you will not be taxed on the amount you roll over and any earnings on the amount you roll over will not be taxed if paid later in a qualified distribution.

A qualified distribution from a designated Roth account in the Plan is a payment made after you are age 59½ (or after your death or disability) and after you have had a designated Roth account in the Plan for at least 5 years. In applying the 5-year rule, you count from January 1 of the year your first contribution was made to the designated Roth account. However, if you did a direct rollover to a designated Roth account in the Plan from a designated Roth account in another employer plan, your participation will count from January 1 of the year your first contribution was made to the designated Roth account in the Plan or, if earlier, to the designated Roth account in the other employer plan.

Where may I roll over the payment?

You may roll over the payment to either a Roth IRA (a Roth individual retirement account or Roth individual retirement annuity) or a designated Roth account in an employer plan (a tax-qualified plan or section 403(b) plan or 457 plan) that will accept the rollover. The rules of the Roth IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the Roth IRA or employer plan (for example, no spousal consent rules apply to Roth IRAs and Roth IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the Roth IRA or the designated Roth account in the employer plan. In general, these tax rules are similar to those described elsewhere in this notice, but differences include:

- If you do a rollover to a Roth IRA, all of your Roth IRAs will be considered for purposes of determining whether you have satisfied the 5-year rule (counting from January 1 of the year for which your first contribution was made to any of your Roth IRAs).
- If you do a rollover to a Roth IRA, you will not be required to take a distribution from the Roth IRA during your lifetime and you must keep track of the aggregate amount of the after-tax contributions in all of your Roth IRAs (in order to determine your taxable income for later Roth IRA payments that are not qualified distributions).
- Eligible rollover distributions from a Roth IRA can only be rolled over to another Roth IRA.

How do I do a rollover?

There are two ways to do a rollover. You can either do a direct rollover or a 60-day rollover.

If you do a direct rollover, the Plan will make the payment directly to your Roth IRA or designated Roth account in an employer plan. You should contact the Roth 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 within 60 days into a Roth IRA, whether the payment is a qualified or non-qualified distribution. In addition, you can do a rollover by making a deposit within 60 days into a designated Roth account in an employer plan if the payment is a non-qualified distribution and the rollover does not exceed the amount of the earnings in the payment. You cannot do a 60-day rollover to an employer plan of any part of a qualified distribution.

GENERAL INFORMATION ABOUT ROLLOVERS *(Continued)*

If you receive a distribution that is a non-qualified distribution and you do not roll over an amount at least equal to the earnings allocable to the distribution, you will be taxed on the amount of those earnings not rolled over, including the 10% additional income tax on early distributions if you are under age 59½ (unless an exception applies). The 10% additional income tax on early distributions will not apply to Section 457 plans (unless the payment is from a separate account holding rollover contributions that were made to the Plan from a tax-qualified plan, a section 403(b) plan, or an IRA).

If you do a direct rollover of only a portion of the amount paid from the Plan and a portion is paid to you, each of the payments will include an allocable portion of the earnings in your designated Roth account.

If you do not do a direct rollover and the payment is not a qualified distribution, the Plan is required to withhold 20% of the earnings 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 to a Roth IRA, you must use other funds to make up for the 20% withheld.

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 lives or joint life expectancy of you and your beneficiary)
- Required minimum distributions after age 70½ (or after death)
- Hardship distributions
- ESOP dividends
- 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)
- Cost of life insurance paid by the Plan
- Contributions made under special automatic enrollment rules that are withdrawn pursuant to your request within 90 days of enrollment
- Amounts treated as distributed because of a prohibited allocation of S corporation stock under an ESOP (also, there will generally be adverse tax consequences if S corporation stock is held by an IRA).

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 a payment is not a qualified distribution and you are under age 59½, you will have to pay the 10% additional income tax on early distributions with respect to the earnings allocated to the payment that you do not roll over (including amounts withheld for income tax), unless one of the exceptions listed below applies. This tax is in addition to the regular income tax on the earnings not rolled over. This 10% additional income tax on early distributions will not apply to Section 457 plans (unless the payment is from a separate account holding rollover contributions that were made to the Plan from a tax-qualified plan, a section 403(b) plan, or an IRA).

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
- Payments of ESOP dividends
- Corrective distributions of contributions that exceed tax law limitations
- Cost of life insurance paid by the Plan
- Contributions made under special automatic enrollment rules that are withdrawn pursuant to your request within 90 days of enrollment
- Payments made directly to the government to satisfy a federal tax levy
- Payments made under a qualified domestic relations order (QDRO)
- Payments up to the amount of your deductible medical expenses
- Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001 for more than 179 days
- Payments of certain automatic enrollment contributions requested to be withdrawn within 90 days of the first contribution.

If I do a rollover to a Roth IRA, will the 10% additional income tax apply to early distributions from the IRA?

If you receive a payment from a Roth IRA when you are under age 59½, you will have to pay the 10% additional income tax on early distributions on the earnings paid from the Roth IRA, unless an exception applies or the payment is a qualified distribution. In general, the exceptions to the 10% additional income tax for early distributions from a Roth IRA listed above are the same as the exceptions for early distributions from a plan.

However, there are a few differences for payments from a Roth IRA, including:

- There is no special exception for payments after separation from service.
- 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 a Roth IRA of a spouse or former spouse).

GENERAL INFORMATION ABOUT ROLLOVERS *(Continued)*

- 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 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 your payment includes employer stock that you do not roll over

If you receive a payment that is not a qualified distribution and you do not roll it over, you can apply a special rule to payments of employer stock (or other employer securities) that are paid in a lump sum after separation from service (or after age 59½, disability, or the participant's death). Under the special rule, the net unrealized appreciation on the stock included in the earnings in the payment will not be taxed when distributed to you from the Plan and will be taxed at capital gain rates when you sell the stock. If you do a rollover to a Roth IRA for a non-qualified distribution that includes employer stock (for example, by selling the stock and rolling over the proceeds within 60 days of the distribution), you will not have any taxable income and the special rule relating to the distributed employer stock will not apply to any subsequent payments from the Roth IRA or employer plan. Net unrealized appreciation is generally the increase in the value of the employer stock after it was acquired by the Plan. The Plan administrator can tell you the amount of any net unrealized appreciation.

If you receive a payment that is a qualified distribution that includes employer stock and you do not roll it over, your basis in the stock (used to determine gain or loss when you later sell the stock) will equal the fair market value of the stock at the time of the payment from the Plan.

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 amount of the loan, typically when your employment ends. The loan offset amount is treated as a distribution to you at the time of the offset and, if the distribution is a non-qualified distribution, the earnings in the loan offset will be taxed (including the 10% additional income tax on early distributions, unless an exception applies) unless you do a 60-day rollover in the amount of the earnings in the loan offset to a Roth IRA or designated Roth account in an employer plan.

If you receive a non-qualified distribution and 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 is not a qualified distribution and that you do not roll over, special rules for calculating the amount of the tax on the earnings in the payment might apply to you. For more information, see IRS Publication 575, Pension and Annuity Income.

If you receive a non-qualified distribution, are an eligible retired public safety officer, and your pension 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 non-qualified distributions paid directly as premiums to an accident or health plan (or a qualified long-term care insurance contract) that your employer maintains 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 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, whether the payment is a qualified distribution generally depends on when the participant first made a contribution to the designated Roth account in the Plan. Also, 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 receive a non-qualified distribution and you were born on or before January 1, 1936" applies only if the 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 a Roth IRA, you may treat the Roth IRA as your own or as an inherited Roth IRA.

SPECIAL RULES AND OPTIONS *(Continued)*

A Roth IRA you treat as your own is treated like any other Roth IRA of yours, so that you will not have to receive any required minimum distributions during your lifetime and earnings paid to you in a non-qualified distribution before you are age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies).

If you treat the Roth IRA as an inherited Roth IRA, payments from the Roth IRA will not be subject to the 10% additional income tax on early distributions. An inherited Roth IRA is subject to required minimum distributions. If the participant had started taking required minimum distributions from the Plan, you will have to receive required minimum distributions from the inherited Roth IRA. If the participant had not started taking required minimum distributions, you will not have to start receiving required minimum distributions from the inherited Roth 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 Roth IRA. Payments from the inherited Roth IRA, even if made in a non-qualified distribution, will not be subject to the 10% additional income tax on early distributions. You will have to receive required minimum distributions from the inherited Roth IRA.

Payments under a qualified domestic relations order. If you are the spouse or a 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 as described in this notice).

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 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 (only including payments from the designated Roth account in the Plan) 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 can do a 60-day rollover.

Unless you elect otherwise, a mandatory cashout from the designated Roth account in the Plan of more than $1,000 will be directly rolled over to a Roth IRA chosen by the Plan administrator or the payor. 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 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, 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.

NOTICE OF YOUR RIGHT TO DEFER DISTRIBUTION

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The Rules under Section 411(a) of the Internal Revenue Code require the delivery of this notice prior to the payment of distributions from 401(k) and other retirement plans subject to ERISA. If you are a participant in a non-ERISA plan, this notice is not legally required, but still provides important information that merits your consideration.

You may elect to (1) leave the assets in your Plan account until a later date *(subject to IRS minimum distribution requirements)*, (2) take a distribution of your assets from your Plan account, or (3) roll over your assets from your Plan account to another retirement plan vehicle (including an IRA). When considering which alternative is best for you, you should consider the economic consequences which include evaluating any new investment options available to you if you move your account monies and the respective investment fees and expenses associated with any new investment option.

If you elect to take a distribution and not roll the assets over from your Plan account to an IRA or other retirement plan, you typically lose the opportunity to continue accumulating earnings on your plan account on a tax-deferred basis *(tax-free for Roth contributions)* for retirement. This means that by taking a cash distribution now and being taxed on it, you potentially may end up with lower retirement income even if you invest the after tax distribution.

Information on administrative fees and transactional fees assessed to your Plan account can be obtained from the following documents *(Note: not all documents may apply to you)*:

- Summary Plan Description (SPD) for ERISA plans,
- Enrollment kit,
- Prospectus summary,
- Disclosure booklet, or
- Your individual contract.

To request a copy of the SPD, disclosure booklet and enrollment kit, call your local Voya representative, your employer or plan administrator. To request a copy of the prospectus summary and individual contract, call Customer Service, using the toll-free number provided to you in your distribution package or on your Voya statement of account. Administrative and transactional fees assessed on your Plan account will be reflected on your Voya statement of account.

Information on the investment options available to you under the Plan today, including related fees or expenses, can be obtained from the Fund Performance and Fund Fact Sheets available online through Voya Access at www.voyaretirementplans.com or by calling us.

To learn more about your distribution options under the Plan please call us. To inquire about the tax consequences of each option, please contact a professional tax advisor.

KEEP FOR YOUR RECORDS