



TSA/403(b)(7) Distribution Request

State Farm Mutual Funds®

This form is used to request a one-time distribution, Required Minimum Distribution (RMD) payments, or to establish a systematic withdrawal plan from a TSA/403(b)(7). For hardship withdrawals, please complete the 403(b) Hardship Withdrawal form. A separate form must be completed for each account from which you wish to take a distribution.

If you have any questions or need additional information before completing this form, please call **1-800-447-4930**.

Before completing this form please review the General Provisions on page 6.

Your employer or the third party administrator must complete Section 9.

1 Participant Information

First Name	MI	Last Name	
Address			Social Security Number
City		State	ZIP Code
Day Telephone (include area code)	Date of Birth (MM/DD/YYYY)	Plan Number	

2 Reason for Distribution

I understand all distributions are subject to my plan provisions. I qualify for a distribution based on the following event: (Please indicate amount in **Section 3**)

- A. Required Minimum Distribution (RMD)**
- B. Due to Disability** – (A physician’s letter stating you are permanently disabled must be attached.)
- C. Withdrawal over age 59 ½**
- D. Severance from Employment on** _____ Date
- E. Plan Termination**
- F. Removal of Excess Deferral (choose one)**

I am timely correcting an excess deferral my employer made for _____ on _____
Tax Year Date

Note: If more than one deferral was made for a taxable year, the last deferral made is deemed the deferral that is being corrected, up to the excess amount identified by you as the amount to be returned in Section 3.

I am correcting an excess deferral after my tax filing due date (including extensions).

3 Amount of Distribution

- Distribute the entire account balance.
- Distribution in the amount of:

Dollars

Fund

(If you do not indicate a fund, your redemption will be taken proportionally from each fund.)

\$ _____	from	_____
\$ _____	from	_____
\$ _____	from	_____
\$ _____	from	_____

If the amount requested exceeds the amount available for withdrawal, the maximum amount available will be withdrawn. If redeeming B shares, the amount received may be less than the amount requested to cover the contingent deferred sales charge. See your *Prospectus* for specific guidelines.

4 Systematic Withdrawal

You must own shares with a current value of at least \$5,000 in the fund indicated before establishing this service. The \$5,000 balance requirement does not apply if you are withdrawing your Required Minimum Distribution or systematically exchanging between funds within the same account. We will begin your systematic withdrawal as soon as possible upon receipt of this form.

New Request or **Change Existing Systematic Withdrawal to the following:**

Frequency: (choose one) Monthly Quarterly Semi-Annually Annually _____
(January, April, July, October) (January and July) (List Month)

Day of the month to withdraw _____

Note: Unless specified, withdrawals will be made on the **10th calendar day of the month**. If the 10th or the day you select is a non-business day, withdrawals will be made the prior business day unless the day selected falls on the first day of the period. In these circumstances withdrawals will be processed the following business day. Payment method is check or EFT.

Installment Type (Choose all that apply):

A. Installments for the amount of RMD calculated by State Farm Bank as custodian, beginning in _____, _____, _____
Month Year

B. Distribute the entire account over a period of _____ years, beginning in _____, _____
Month Year

C. NON-RMD withdrawal plans or withdrawal plans in addition to your RMD:
Installments in the amount of \$100.00 minimum beginning _____, _____
Month Year

Dollars	Fund
	(If you do not indicate a fund, your redemption will be taken proportionally from each fund.)
\$ _____	from _____
\$ _____	from _____
\$ _____	from _____
\$ _____	from _____

5 Method of Payment

A. Direct Rollover - Type of account to which funds will go: (you must choose one) **Also complete Section 8 Signature Guarantee.**

Qualified Retirement Plan Traditional IRA Roth IRA TSA

Account Number (if available): _____

Funded with:

- State Farm Mutual Funds
 State Farm Bank
 State Farm® Annuity: Variable Fixed
 Other: _____

NOTE: I understand that I have at least 30 days after receipt of the *For Payments Not From a Designated Roth Account* to choose a direct rollover of plan benefits or to have those benefits paid to me.

I understand that I can waive the 30-day period by making my choice prior to expiration of that period. I hereby authorize and direct that you proceed with my request and process as directed below.

Must be completed:

Make check payable to: **DIRECT ROLLOVER FBO: <PARTICIPANT NAME>** (enter name below)

Mail check to:

- B.** Invest proceeds into my non-tax qualified State Farm Mutual Funds Account Number _____
Fund _____.
- C.** Cash Distribution
 - Make check payable to Participant and mail to address of record.
 - Express mail to address of record - available for distributions of \$1,000 or more. Delivery is generally within 2-3 business days. A \$15 fee will be deducted from your redemption proceeds. Not available for systematic withdrawals.
 - Electronic Funds Transfer - redemption proceeds are usually deposited to designated bank account within 2-3 business days after processing the redemption request. (The electronic funds transfer will not be granted unless a voided check is attached or is on file.) **Please tape voided check below.**
 - Wire Transfer - available for distributions of \$1,000 or more. Redemption proceeds are usually deposited to designated bank account within 1-2 days after receipt of request. A \$15 fee will be deducted from your redemption proceeds. Your bank may also charge a fee for the incoming wire transfer. If you provide inaccurate or incomplete information, your proceeds will be delayed. State Farm will not be responsible for reimbursement of overdraft fees which result from wire delays due to missing or incomplete information. The wire transfer will not be granted unless a voided check is attached or is on file. Not available with systematic withdrawals. **Please tape voided check below.**

You must contact your bank to obtain correct wire instructions, including your bank account number and special wire transfer routing number (this may be different than the routing number for your account).

Name of Bank

Wire Transfer Routing Number

Payee Account Number

For Further Credit to

Checking Account Savings Account

Joe Doe 5302 11 st St. Anywhere, USA 12345	000
VOID	
\$ <input type="text"/>	
Please tape your voided check here.	

STARTER AND COUNTER CHECKS WILL BE REJECTED

Important: For checking accounts, a voided check is required. For savings accounts, a deposit slip with information necessary to complete electronic funds transfers including: routing number, account number and account registration is required or documentation with complete information on your bank's letterhead.

By signing this form, I authorize State Farm Investment Management Corp. ("SFIMC"), on behalf of State Farm Bank, to transfer funds from the above mentioned mutual fund account/plan number, to my bank/credit union ("Depository") account via electronic funds transfers (if so selected). I also authorize SFIMC to initiate (if necessary) adjustments with a debit or credit to my Depository account and/or mutual fund account/plan number for any previous transfers made in error. The electronic funds transfers remain in effect until SFIMC receives written notification from the Participant/Beneficiary completing this form of its revocation at a time that affords SFIMC a reasonable opportunity to implement the request, or until cancelled by SFIMC or Depository.

Note: If the Mutual Fund account owner(s) and the Depository account owner(s) are different, please have each Mutual Fund account owner and at least one Depository account owner sign below and have all signatures notarized; otherwise, the Applicant's/Mutual Fund account owner's signature at the end of this form authorizes the EFT.

Mutual Fund Account Owner's Signature

Depository Account Owner's Signature

Mutual Fund Account Owner's Signature

State of _____

County of _____

Subscribed and sworn to before me this _____ day of _____, _____.

Month

Year

Notary Public

My Commission expires: _____, _____.

Month

Day

Year

6 Withholding Elections

Federal Income Tax Withholding

If you choose to have the payment made to you, State Farm Bank is required to withhold 20% of the eligible rollover amount as federal income tax withholding to be credited against your taxes. Please refer to the *For Payments Not From a Designated Roth Account* for more information on distributions.

Withhold federal income tax at a rate of _____ % (not less than 20%)

For RMD Withdrawals ONLY:

Certain distributions, such as Required Minimum Distributions, are not eligible for rollover. These distributions are subject to federal income tax withholding at a rate of at least 10%, and state income tax withholding, if applicable to your state of residence, unless you elect for federal and state withholding not to apply. If you elect not to have withholding apply, or do not have enough tax withheld, you may be responsible for payment of estimated taxes, and there may be tax penalties if your withholding and payments of estimated tax are not sufficient. You may change this withholding election by checking the appropriate boxes below. This election will remain in effect on distributions taken according to the systematic withdrawal plan until revoked by you, if applicable.

Federal Income Tax Withholding – If you do not check one box, State Farm Bank is required to withhold 10% of the distribution.

Choose **One**

Do **not** withhold federal income tax. (**Skip to Section 7**) Some states require state withholding even if federal is not withheld.

Withhold federal income tax at a rate of _____ % (not less than 10%)

State Income Tax Withholding — If you have questions regarding state withholding, contact your tax advisor or your state's taxing authority. If federal tax is withheld, State Farm Bank will withhold at least the minimum amount required by your state unless you specify a higher amount below. Some states require state withholding even if federal is not withheld. (Note: State Farm Bank will only withhold if you live in a state that requires us to withhold.)

Choose **One** (Complete only if you elected to have federal income tax withheld.)

- Do **not** withhold state income tax. I understand this election will not apply in states that do not permit persons to elect out of withholding.
- Withhold my state's minimum requirement.
- Withhold this amount \$ _____ . (We will withhold at least your state's minimum requirement.)

7 Participant Signature

I certify that the above information is true and correct. I certify that I am the proper party to receive distributions from this account. All decisions regarding this withdrawal have been made of my own accord.

I understand that I am responsible to contact my employer or third party administrator to obtain their signed authorization before this request will be processed.

Participant or Beneficiary Signature

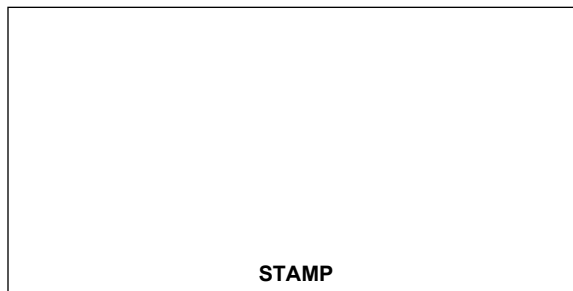
Date

8 Participant Signature Guarantee

A signature guarantee is required if the distribution is over \$100,000 or if the check is made payable to someone other than the shareowner or mailed to an address other than the address of record. A signature guarantee is a written representation signed by an officer or authorized employee of the guarantor, showing that the signature of the shareowner is genuine. Your Registered State Farm Agent can assist with providing a signature guarantee or you may take this form to a bank, broker-dealer or other authorized guarantor to have your signature guaranteed. **A notary cannot be accepted.**

Authorized Guarantor's Signature

Date



9 Employer Plan Administrator/Third Party Administrator Authorization

By signing below I certify that I am the proper party authorized by the employer or third party administrator to approve this participant's request for distribution as indicated in this form. I further certify that the reason for this distribution and amount requested is allowable and has been approved.

Employer/TPA Signature

Date

Printed Name

Title and Employer Name

Phone Number

General Provisions

You may want to seek tax advice regarding your particular distribution situation.

Distributions - All distributions are subject to your plan provisions. All distribution requests must be approved by your employer or the third party administrator. In addition, distributions are generally subject to ordinary income tax unless rolled over or transferred. Certain distributions are not eligible to be rolled over. Internal Revenue Service rules require that federal income taxes be withheld from some distributions. Mandatory state tax withholding may apply.

Mandatory Withholding - If you choose to have the payment made to you, State Farm Bank is required to withhold 20% of that amount as federal income tax withholding to be credited against your taxes.

Distributions not eligible for rollover - Certain distributions, such as Excess Salary Reduction Contributions, Required Minimum Distributions (RMD's), and Financial Hardship Withdrawals are not eligible for rollover. These distributions are subject to federal income tax withholding at a rate of at least 10%, and state income tax withholding, if applicable to your state of residence, *unless you elect for federal and state withholding not to apply*. If you elect not to have withholding apply or do not have enough tax withheld, you may be responsible for payment of estimated taxes, and you may be subject to tax penalties if your withholding, if any, and payments of estimated tax are not sufficient.

Tax Penalties for Early Distributions - Because TSA/ 403(b)(7)s are intended to be used for income during retirement years, withdrawals that you make before you reach age 59½ are generally subject to a federal income tax penalty. The penalty is 10% of the taxable portion of your distribution. The penalty tax may not apply in limited situations.

RMDs - You generally must take a Required Minimum Distribution in each calendar year following the later of the year you attain age 70½ or retire. If the installment amount is less than the Required Minimum Distribution, State Farm Bank as Custodian shall not be responsible for any tax penalties or other damages that result from a failure to make distributions in accordance with minimum distribution rules. Please consult your tax advisor to determine the tax consequences, if any, of this distribution.

Instructions

This form may be faxed **(816-471-4832) only** if the following conditions are met:

1. The check is made payable to the participant and mailed to the address of record, or if requesting the Electronic Funds Transfer options and these privileges have already been established.
2. This distribution is for \$100,000 or less and a signature guarantee is not required.
3. Notarized signatures are not required in Section 5.

Mail completed form to: **State Farm Mutual Funds
PO Box 219548
Kansas City, MO 64121-9548**

Securities through registered representatives of State Farm VP Management Corp., One State Farm Plaza, Bloomington, Illinois 61710-0001, 1-800-447-4930. **Securities products are not FDIC insured, are not guaranteed by State Farm Bank and are subject to investment risk, including possible loss of principal.**

For Payments Not From a Designated Roth Account

Your Rollover Options

You are receiving this notice because all or a portion of a payment you are receiving from the retirement plan is eligible to be rolled over to an IRA or an employer plan. This notice is intended to help you decide whether to do such a rollover.

This notice describes the rollover rules that apply to payments from the Plan that are not from a designated Roth account (a type of account with special tax rules in some employer plans). If you also receive a payment from a designated Roth account in the Plan, you will be provided a different notice for that payment, and the Plan administrator or the payor will tell you the amount that is being paid from each account.

Rules that apply to most payments from a plan are described in the "General Information About Rollovers" section. Special rules that only apply in certain circumstances are described in the "Special Rules and Options" section.

General Information about Rollovers

How can a rollover affect my taxes?

You will be taxed on a payment from the Plan if you do not roll it over. If you are under age 59½ and do not do a rollover, you will also have to pay a 10% additional income tax on early distributions (unless an exception applies). However, if you do a rollover, you will not have to pay tax until you receive payments later and the 10% additional income tax will not apply if those payments are made after you are age 59½ (or if an exception applies).

Where may I roll over the payment?

You may roll over the payment to either an IRA (an individual retirement account or individual retirement annuity) or an employer plan (a tax-qualified plan, section 403(b) plan, or governmental section 457(b) plan) that will accept the rollover. The rules of the IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the IRA or employer plan (for example, no spousal consent rules apply to IRAs and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

How do I do a rollover?

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

If you do a direct rollover, the Plan will make the payment directly to your IRA or an employer plan. You should contact the IRA sponsor or the administrator of the employer plan for information on how to do a direct rollover.

If you do not do a direct rollover, you may still do a rollover by making a deposit into an IRA or eligible employer plan that will accept it. You will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, the Plan is required to withhold 20% of the payment for federal income taxes (up to the amount of cash and property received other than employer stock). This means that, in order to roll over the entire payment in a 60-day rollover, you must use other funds to make up for the 20% withheld. If you do not roll over the entire amount of the payment, the portion not rolled over will be taxed and will be subject to the 10% additional income tax on early distributions if you are under age 59½ (unless an exception applies).

How much may I roll over?

If you wish to do a rollover, you may roll over all or part of the amount eligible for rollover. Any payment from the Plan is eligible for rollover, except:

- Certain payments spread over a period of at least 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
- 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

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

If I don't do a rollover, will I have to pay the 10% additional income tax on early distributions?

If you are under age 59½, you will have to pay the 10% additional income tax on early distributions for any payment from the Plan (including amounts withheld for income tax) that you do not roll over, unless one of the exceptions listed below applies. This tax is in addition to the regular income tax on the payment not rolled over.

The 10% additional income tax does not apply to the following payments from the Plan:

- Payments made after you separate from service if you will be at least age 55 in the year of the separation
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Payments 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.

If you miss the 60-day rollover deadline

Generally, the 60-day rollover deadline cannot be extended. However, the IRS has the limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline. To apply for a waiver, you must file a private letter ruling request with the IRS. Private letter ruling requests require the payment of a nonrefundable user fee. For more information, see IRS Publication 590, Individual Retirement Arrangements (IRAs).

If you 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 you roll over your payment to a Roth IRA

You can roll over a payment from the Plan made before January 1, 2010 to a Roth IRA only if your modified adjusted gross income is not more than \$100,000 for the year the payment is made to you and, if married, you file a joint return. These limitations do not apply to payments made to you from the Plan after 2009. If you wish to roll over the payment to a Roth IRA, but you are not eligible to do a rollover to a Roth IRA until after 2009, you can do a rollover to a traditional IRA and then, after 2009, elect to convert the traditional IRA into a Roth IRA.

If you roll over the payment to a Roth IRA, a special rule applies under which the amount of the payment rolled over (reduced by any after-tax amounts) will be taxed. However, the 10% additional income tax on early distributions will not apply (unless you take the amount rolled over out of the Roth IRA within 5 years, counting from January 1 of the year of the rollover). For payments from the Plan during 2010 that are rolled over to a Roth IRA, the taxable amount can be spread over a 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 cannot roll over a payment from the Plan to a designated Roth account in an employer plan.

Consequences of Failure to Defer Distributions

If you elect to defer receipt of benefits upon termination and choose to leave your assets in the plan, your investment options, rights to direct the investment of your assets and any fees associated with the plan will be the same as those applicable to active participants. Taxation will be deferred until you choose to take a distribution.

Should you choose to take an immediate distribution that is not rolled over, you will lose the opportunity for future tax-favored treatment of earnings. The distribution will be taxed immediately and may be subject to a premature distribution penalty if you are under age 59½.

Some investment options that are available in the plan may not be generally available on similar terms outside of the plan. In addition, fees and expenses (including administrative or investment related fees) outside of the plan may be different from fees and expenses applicable to your account within the plan.

For additional information regarding investment options, fees and expenses, contact your Plan Administrator.

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.

If you terminate your employment with the Employer or you retire, and your total interest in the Plan is \$1,000 or less, you will receive, whether or not you consent, the value of your entire interest in cash. If your account balance is over \$1,000, you are not required to take a distribution of your plan assets.

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.