

Form of Final Distribution

Withdrawal Classification

Vanguard IRA - By selecting this option you may choose to have all or a portion of your eligible balance rolled over to a Vanguard IRA. Call a Vanguard Specialist at 800-523-1188. Your specialist will assist you in preparing the necessary IRA Adoption Agreement.

Other Eligible Retirement Plan; IRA or Qualified Plan - By selecting this option you may have all or a portion of your eligible cash balance rolled over to an IRA or qualified plan. Your Benefits Office will supply you with a Direct Rollover Form. In addition, it is your responsibility to open an account at the receiving institution prior to initiating your direct rollover through Vanguard.

Lump Sum Cash - By selecting this option you will receive your entire eligible cash balance.

Deferral - By selecting this option you elect to postpone receipt of your account balance until some future date.

Annuity - By selecting this option you will receive a series of five payments over a period of five years issued through an insurance carrier.

Installment - By selecting this option you will receive a series of five payments over a period of five years representing 20% of your account balance yearly.