

**QUALIFIED RETIREMENT PLAN
FEDERAL AND STATE INCOME TAX WITHHOLDING INSTRUCTIONS**

In most cases, federal and state income tax law requires that we withhold tax from your distribution. By completing section 7 of your Qualified Retirement Plan Distribution Request Form and following the chart below, you may elect in some cases not to have tax withheld, or you can tell us how much to withhold. However, if you do not make an election, we will automatically withhold as follows:

FEDERAL: 20 percent when a distribution is eligible for rollover and not paid directly to an eligible retirement plan.

STATE: Based on your residency as outlined below.

IF YOUR STATE OF RESIDENCE IS:	STATE INCOME TAX WITHHOLDING REQUIREMENTS AND ELECTIONS
<p>AK, AR, FL, HI, IL, NH, NV, SD, TN, TX, WA, WY</p>	<p>STATE INCOME TAX WITHHOLDING IS NOT REQUIRED</p> <p>State income tax withholding is not required for residents of these states. We will <u>not</u> withhold state income tax from your distribution if you reside in these states.</p>
<p>AL, AZ, CO, CT, DC, GA, ID, IN, KY, LA, MD, MI, MN, MO, MS, MT, NE, NJ, NY, NC, ND, NM, OH, PA, RI, SC, UT, WV, WI</p>	<p>VOLUNTARY STATE INCOME TAX WITHHOLDING</p> <p>We will withhold state income tax only if you instruct us to do so. If you want state income taxes to be withheld, you must indicate the amount or percentage.</p> <p>NOTE: We require tax withholding amounts to be requested in whole dollars for the following states: Colorado, Connecticut, Missouri, and New Jersey.</p>
<p>DE, IA, KS, MA, ME, OK, VA</p>	<p>MANDATORY STATE INCOME TAX WITHHOLDING WHEN FEDERAL INCOME TAX IS WITHHELD</p> <p>We will withhold state income tax according to the rates below when federal income tax is withheld from your distribution.</p> <p>DELAWARE, IOWA, KANSAS, MAINE, AND OKLAHOMA5.00% OF GROSS DISTRIBUTION MASSACHUSETTS5.30% OF GROSS DISTRIBUTION VIRGINIA4.00% OF GROSS DISTRIBUTION</p> <p><u>If you have elected out of federal income tax withholding, but request state income tax withholding, the following rules apply:</u></p> <p>DELAWARE, KANSAS, MAINE, MASSACHUSETTS, AND VIRGINIA.....SPECIFY A DOLLAR AMOUNT OR A PERCENTAGE IOWA AND OKLAHOMA5.00% OR MORE OF GROSS DISTRIBUTION</p>
<p>CA, OR, VT</p>	<p>MANDATORY STATE INCOME TAX WITHHOLDING WHEN FEDERAL INCOME TAX IS WITHHELD</p> <p>We will withhold state income tax according to the rates below whenever federal income tax is withheld from your distribution, unless you indicate otherwise:</p> <p>CALIFORNIA10.00% OF FEDERAL INCOME TAX WITHHELD OREGON8.00% OF GROSS DISTRIBUTION VERMONT27.00% OF FEDERAL INCOME TAX WITHHELD</p> <p><u>If you want state income tax withholding at a different rate (or no state income tax withholding), these are your choices:</u></p> <p>To indicate that you do not want state income tax withheld: check the box “Do not withhold state income tax” in section 7 of your Qualified Retirement Plan Distribution Request Form; or specify a dollar amount or a percentage to indicate your state income tax withholding election.</p>

Rates are subject to change without notice. Keep this page for your records.