P.O. Box 3007
Monroe, WI 53566–8307

MCMANAMON, MARY E.
4226 23RD ST.
SAN FRANCISCO CA 94114-3139

Plan #: 092528
Application Date: Dec 30 2025
Request Expires: March 30, 2026
Confirmation #: UIXL3638896702T
Division: NUE

Confirmation of Your Distribution Request

KAISER PERMANENTE SUPPLEMENTAL SAVINGS RETIREMENT PLAN (PLAN B)

You have recently requested a distribution from your employer-sponsored retirement plan. This packet confirms your request and provides you with important information about your distribution options. Please follow the instructions provided below to complete your request.

Contents and instructions

Your distribution will be completed when all required documentation and plan sponsor approval, if necessary, have been received by Vanguard. Vanguard's cutoff time to receive documents each day is the close of the New York Stock Exchange (NYSE) generally 4:00 p.m., Eastern time. Documents received after this time will be treated as if they were received the next business day.

Please return all required paperwork to the appropriate address below:

Standard Delivery
Vanguard
Attn: DC
P.O. Box 982902
El Paso, TX 79998-2902

Overnight Delivery
Vanguard
Attn: DC
5951 Luckett Court, Suite A2
El Paso, TX 79932

Please do not make changes to any of the forms in this packet. Vanguard will not process handwritten instructions. If you have questions or any of the information in this packet is incorrect, please call Vanguard Participant Services at 800-523-1188 Monday through Friday from 8:30 a.m. to 9:00 p.m., Eastern time.

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A message from Vanguard

Some or all of this information may not apply to residents of Puerto Rico. Residents of Puerto Rico should consult with a tax advisor to determine how this may impact you.

If you are rolling over assets and will turn age 73 or older during this calendar year, IRS regulations require that we deduct your Required Minimum Distribution prior to processing this request, unless your RMD has already been paid. Please note that previous distributions **may not** have fully satisfied your Required Minimum Distribution for the year.

If you have elected to have some of your eligible rollover distribution paid to you, you should understand that 20% federal tax will be withheld on the taxable portion of the distribution. State tax will be withheld according to your state's guidelines. Please read the Special Tax Notice regarding plan payments for additional information regarding taxation and your distribution options.

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Distribution Request

Please review the details of your distribution election from your employer-sponsored retirement plan. Please do not make changes to these forms. If any of the information in this packet is incorrect, or if you have questions, please call Vanguard's Participant Services at 800-523-1188 Monday through Friday from 8:30 a.m. to 9:00 p.m., Eastern Time.

Distribution Request Summary:

Pre-Tax Balance

Rollover to a Non-Vanguard Account	100 %

Distribution Request Details:

Rollover to a Non-Vanguard Account **(Pre-Tax Balance)**

Account Name:	MARY E MCMANAMON IRA
Account Number:	****9196
Institution Name:	Charles Schwab
Address:	1945 NORTHWESTERN DR EL PASO, TX 79912

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Notice of Joint-And-Survivor Annuity (QJSA) rights

Note: This Notice applies to all or some of the assets in your plan depending on your plan provisions.

Married Participants: As a married participant in the Plan, you have accumulated benefits that will be paid to you under the provisions of the Plan. This notice will explain to you the qualified joint-and-survivor annuity (QJSA), which is the form in which your benefit is required to be paid unless you elect to receive your benefit in a different form.

A QJSA provides you with a monthly payment for life, and upon your death, a monthly payment during your spouse's life equal to some percentage between 50% and 100% of the monthly payment you received prior to your death. While the amount of the QJSA monthly benefit is reduced to reflect the value of the survivor benefit, it is important to note that all of the optional forms of benefit under the plan are actuarially equivalent, that is, they have the same relative value.

The chart below outlines the financial effect of selecting some of the more commonly available forms of benefit. Note that not all of these options may be offered under your plan. The amounts used in the charts are estimates payable to a hypothetical participant at ages 55, 60 and 65. The interest rate that applies to any distribution is assumed to be 5%, and the applicable mortality table is the 1994 Group Annuity Reserving Table (Unisex). The calculation of the QJSA assumes that the spouse is two (2) years younger than the participant. The amount of the QJSA will depend on the actual age of the participant and spouse at the time payments commence. You can obtain a statement of financial effect that is specific to you for any presently available form of benefit. Contact the Plan Administrator at your Benefits Office for more information, including which forms of benefit are available under your plan.

Example: John Doe is a married participant who has a vested account balance of $10,000. The following forms of benefit could provide an amount of distribution as follows:

	Age 55 Commencement	Age 60 Commencement	Age 65 Commencement
Optional Form	Amount of Distribution	Amount of Distribution	Amount of Distribution
Lump Sum Distribution of your Account Balance	$10,000 one time benefit	$10,000 one time benefit	$10,000 one time benefit
Straight Life Annuity	$57.18 per month	$62.89 per month	$70.66 per month
Joint and Survivor Annuity (50% Survivor Benefit) (QJSA)	$53.64 per month	$58.06 per month	$64.10 per month
Joint and Survivor Annuity (67% Survivor Benefit)	$52.55 per month	$56.61 per month	$62.17 per month
Joint and Survivor Annuity (75% Survivor Benefit) (QJSA)	$52.03 per month	$55.91 per month	$61.25 per month
Joint and Survivor Annuity (100% Survivor Benefit)	$50.51 per month	$53.92 per month	$58.65 per month
Life Annuity with 10 years certain	$56.53 per month	$61.45 per month	$67.64 per month

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Installments (over 10 years)	$83.33 per month (adjusted for investment return)	$83.33 per month (adjusted for investment return)	$83.33 per month (adjusted for investment return)

Note: Not all the above options may be available under your plan. If you choose an annuity form of benefit, the annuity will be provided by purchasing an annuity contract from an insurance company with your account balance under the Plan.

Unmarried Participants: Notice of Straight Life Annuity - As an unmarried participant in the Plan, you have accumulated benefits that will be paid to you under the provisions of the Plan. This notice will explain to you the straight life annuity, which is the form in which your benefit is required to be paid unless you elect to receive an optional form of benefit as described in this notice. Note that married participants may also elect to receive a Straight Life Annuity; however, in order to do so, the participant must waive the QJSA form of benefit with the written consent of the spouse.

A straight life annuity form of payment provides you with a monthly payment for your life only. At your death, payments will cease. For example, if you die after receiving 6 monthly straight life annuity payments, no further benefits would be paid to your estate or beneficiaries after your death.

You may elect in writing not to receive certain benefits in the form of a straight life annuity. You must make this election during the 180 day period before your benefits are due to be paid. However, you may revoke this election before your benefits begin. In the event you elect to waive the straight life annuity form of payment, your benefits will be distributed according to the alternative method selected by you as shown on this Distribution Request Form.

Married and unmarried participants; General note regarding annuity amounts: The above amounts are estimates only and are intended to illustrate the approximate amounts payable under various optional forms of benefit that may be available under the Plan. Please contact the benefits office at your place of employment for information regarding the specific benefit options available under your plan. If you actually elect to receive an annuity form of benefit, the annuity will be provided by purchasing an annuity contract from an insurance company with the money in your account under the Plan. The actual amount of your monthly payments will depend upon the current annuity rates being charged by the insurance company at the time the annuity is actually purchased. The annuity rates are based on a number of factors, including the size of the potential surviving spouse's monthly benefit, your age, and your spouse's age. Also, your account balance may change as a result of contributions made on your behalf (or investment results of your account).

You may elect in writing not to receive certain benefits in the form of an annuity. You must make this election during the 180 day period before your benefits are due to be paid. However, if you are married, your spouse must consent to your election, in writing, and such consent must be witnessed by a plan representative or Notary Public. You may also revoke this election before your benefits begin. In the event you elect to waive the QJSA form of payment, and your spouse has consented to such waiver, your benefits will be distributed according to the alternative method selected by you as shown on this Distribution Request Form.

Note: You can obtain annuity values specific to you based on your account, your age and your spouse's age. Contact the Plan Administrator at your Benefits Office for more information.

Exception for cash-out distributions: If your plan provides for mandatory cash-out distributions, and the total value of your accounts under the Plan does not exceed a certain dollar amount specified by the Plan (no greater than $5,000), you will receive your benefits in the form of a lump-sum cash distribution or automatic rollover to an IRA instead of an annuity. In this event, you will not be able to elect any alternative form of distribution.

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Waiver of QJSA: If you are married and do not wish to receive your Retirement Plan account in the form of a QJSA, you must waive the QJSA before another form of benefit will be paid to you. Complete and return the participant signature /spousal consent section of this form (Distribution Request Authorization Form) if you choose to waive the Qualified Joint & Survivor Annuity form of benefit before the expiration of 180 days after you receive this Notice. In addition, your spouse must consent to the waiver of the QJSA by signing where indicated on the Distribution Request Authorization Form. Your spouse's signature must be witnessed by a plan representative or Notary Public. If you do not respond within 180 days, you must request another distribution kit before you will be permitted to take a distribution. If you make a valid waiver, you may elect to receive a lump-sum distribution of your entire account or any other optional form of benefit available under the plan. You may also revoke any prior election to waive the QJSA before the commencement of benefits.

Minimum Notice Period: You are permitted a minimum period of 30 days from the date that you receive this notice to make a decision regarding how you want your benefit payment to be made. However, if you do not need 30 days to make a decision, you may return the completed election form earlier. If you have elected an immediate payment, that payment will be made as soon as administratively feasible after your election is received. ***By returning your election form before 30 days, you waive your right to consider your election for the minimum election period of 30 days.*** If you affirmatively elect a benefit payment option other than the QJSA, you have the right to revoke that election until the *annuity starting date, or if later, for at least 7 days after you receive this notice.

Ultimately, there are numerous complex factors—taxes, life-style, estate planning—involved in making this decision. You and your spouse might wish to consult a professional financial advisor before deciding in what form the Plan benefits should be paid.

*The "annuity starting date" is the actual distribution date if you elect to receive a lump sum distribution. If you elect to receive installment payments or an annuity, the annuity starting date may be before the date you receive the first installment or the first annuity payment.

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MCMANAMON, MARY E.
Plan #: 092528
Date of request: Dec 30 2025
Confirmation #: UIXL3638896702T

KAISER PERMANENTE SUPPLEMENTAL SAVINGS RETIREMENT PLAN (PLAN B)

Distribution Request Authorization Form

Distribution Request Authorization:

I hearby agree to the terms and conditions outlined in this document and authorize Vanguard to process my distribution request as indicated on the Distribution Request form. I hereby represent and certify that I am not married and hereby acknowledge that I have read the Notice of Joint and Survivor Annuity (on the preceding page) and understand my accumulated benefits will be paid to me in the form of a Straight Life Annuity unless I waive the right to that form of benefit payment. I hereby waive my right to the Straight Life Annuity and elect to receive an optional form of benefit payment outlined in this document and authorize Vanguard to process my distribution request as indicated on the Distribution Request form.

Participant Signature   Date

Return to:

Vanguard
Attn: DC
P.O. Box 982902
El Paso, TX 79998-2902

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Special tax notice regarding plan distributions

***Retain this document for your permanent records.**

Some or all of this information may not apply to residents of Puerto Rico. Residents of Puerto Rico should consult with a tax advisor to determine how this may impact you.

You are receiving this notice because all or a portion of a distribution you are receiving from your employer plan (the "Plan") may be eligible to be rolled over to an IRA or an employer plan; or if your payment is from a designated Roth account, to a Roth IRA or designated Roth account in an employer plan. This notice is intended to help you decide whether to complete such a rollover.

There are important factors to consider when deciding whether to roll over plan assets to an IRA or new employer's plan or leave assets in your current employer's plan (if permitted). Some of these factors include: investment options in each type of account, fees and expenses, available services, potential withdrawal penalties, protection from creditors and legal judgments, required minimum distributions and tax consequences of rolling over employer stock to an IRA.

Part I of this notice describes the rollover rules that apply to Plan distributions that are not from a designated Roth account (a type of account in some employer plans that is subject to special tax rules). Part II of this notice describes the rollover rules that apply to Plan distributions that are from a designated Roth account. The Plan administrator or Vanguard will tell you the amount that is being paid from each type of 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.

Your right to waive the 30-day notice period. You are permitted a minimum period of at least 30 days after you receive this notice to consider whether or not to have your distribution directly rolled over. If you do not wish to wait until this 30-day notice period ends before making an election, you may waive the 30-day notice period by making an affirmative election indicating whether or not you wish to make a direct rollover.

For more information

This notice summarizes only the federal (not state or local) tax rules that might apply to your payment. The following rules are complex and contain many conditions and exceptions that are not included in this notice. Therefore, you may want to consult with the Plan administrator or a professional tax advisor before you take a payment of your benefits from your Plan.

Also, you can find more detailed information on the federal tax treatment of payments from employer plans in: IRS Publication 575, Pension and Annuity Income; IRS Publication, 590-A, Contributions to Individual Retirement Arrangements (IRAs); IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs); and IRS Publication 571, Tax Sheltered Annuity Plans (403(b) Plans). These publications are available at local IRS offices, on the web at **www.irs.gov**, or by calling **1-800-TAX-FORM.**

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Part I. Distributions not from a Roth account

General information about rollovers

Q. How can a rollover affect my taxes?
A. You will be taxed on a Plan payment if you do not roll it over. If you are under age 59½ and do not complete a rollover, you will also have to pay a 10% federal penalty tax on early distributions (generally, distributions made before age 59½), unless an exception applies. However, if you complete a rollover, you will not have to pay tax until you receive payments later, and the 10% federal penalty tax will not apply if those payments are made after you are age 59½ (or earlier if an exception to the 10% additional income tax applies). If you do roll over to a Roth IRA, any amounts not previously included in your income will be taxed currently (see the section below titled "What if I roll over my payment over to a Roth IRA?").

Q. What types of retirement accounts and plans may accept my rollover?
A. You may roll over the payment to either an IRA (an individual retirement account or individual retirement annuity) or an employer plan (a tax-qualified plan, section 403(b) plan, or governmental section 457(b) plan) that will accept the rollover. The rules of the IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the IRA or employer plan (for example, IRAs are not subject to spousal consent rules and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

Q. How do I complete a rollover?
A. There are two ways to complete a rollover. You can complete either a direct rollover or a 60-day rollover.

- With 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 complete a direct rollover.
- With a 60-day rollover, you can still complete a rollover by making a deposit into an IRA or eligible employer plan that will accept it. Generally, you will have 60 days after you receive the payment to make the deposit. If you do not complete 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% federal penalty tax on early distributions if you are under age 59½ (unless an exception applies).

Q. How much may I roll over?
A. If you wish to complete 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:

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- Certain payments spread over a period of at least 10 years or over your life or life expectancy (or the joint lives or joint life expectancies of you and your beneficiary);
- Required minimum distributions after age 70½ (if you were born before July 1, 1949), after age 72 (if you were born after June 30, 1949, and before January 1, 1951), after age 73 (if you were born after December 31, 1950) or after death;
- Hardship distributions;
- Payments of employee stock ownership plan (ESOP) dividends;
- Corrective distributions of contributions that exceed tax law limitations;
- Loans treated as deemed distributions (for example, loans in default because of missed payments before your employment ends);
- Cost of life insurance paid by the Plan;
- Payments of certain automatic enrollment contributions that you request to withdraw within 90 days of your first contribution;
- Amounts treated as distributed because of a prohibited allocation of S corporation stock under an ESOP. Also, there generally will be adverse tax consequences if you roll over a distribution of S corporation stock to an IRA; and
- Distributions of certain premiums for health and accident insurance.

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

Q. If I don't complete a rollover, will I have to pay the 10% federal penalty tax on early distributions?
A. If you are under age 59½, you will have to pay the 10% federal penalty tax on early distributions for any payment from the Plan (including amounts withheld for income tax) that you do not roll over, unless one of the exceptions listed below applies. This tax applies to the part of the distribution that you must include in income and is in addition to the regular income tax on the payment not rolled over.

The 10% federal penalty tax does not apply to the following payments from the Plan:

- Payments made after you separate from service if you will be at least age 55 in the year of the separation;
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the joint lives or joint life expectancies of you and your beneficiary);
- Payments from a governmental plan made after you separate from service if you are a qualified public safety employee and you (1) will be at least age 50 in the year of the separation or (2) have at least 25 years of service under the Plan;
- Payments from a tax-qualified plan or section 403(b) plan made after you separate from service if you provided firefighting services and you (1) will be at least age 50 in the year of the separation or (2) have at least 25 years of service under the Plan;
- Payments made due to disability;
- Payments made while you are terminally ill;
- Payments after your death;
- Payments of ESOP dividends;
- Corrective distributions of contributions that exceed tax law limitations;

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- Cost of life insurance paid by the Plan;
- Payments made directly to the government to satisfy a federal tax levy;
- Payments made under a qualified domestic relations order (QDRO);
- Payments of up to $5,000 made to you from a defined contribution plan if the payment is a qualified birth or adoption distribution;
- Payments up to the amount of your deductible medical expenses (without regard to whether you itemize deductions for the taxable year);
- Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001, for more than 179 days;
- Payments of certain automatic enrollment contributions that you request to withdraw within 90 days of your first contribution;
- Payments of up to $22,000 made in connection with a federally-declared disaster;
- Phased retirement payments made to federal employees;
- Payments for emergency personal expenses, up to the lesser of (a) $1,000, or (b) the excess of your vested benefit over $1,000; and
- Payments to domestic abuse victims, up to the lesser of (a) $10,000 (or such higher amount the IRS announces for years after 2024), or (b) 50% of your vested benefit.

Q. If I complete a rollover to an IRA, will the 10% federal penalty tax apply to early distributions from the IRA?
A. If you receive a payment from an IRA when you are under age 59½, you will have to pay the 10% federal penalty tax on early distributions from the IRA on the part of the distribution that you must include in income, unless an exception applies. In general, the exceptions to the 10% federal penalty tax for early distributions from an IRA are the same as the exceptions listed above for early distributions from a plan. However, there are a few differences for payments from an IRA, including:

- The exceptions for payments made after you separate from service if you will be at least age 55 in the year of the separation (or age 50 or following 25 years of service for qualified public safety employees and employees providing firefighting services) do not apply;
- 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); and
- The exception for payments made at least annually in equal or close to equal amounts over a specified period applies without regard to whether you have had a separation from service.

Additional exceptions apply for payments from an IRA, including:
- Payments for qualified higher education expenses;
- Payments up to $10,000 used in a qualified first-time home purchase;
- Payments for health insurance premiums after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status); and
- Payments of net income attributable to an excess IRA contribution made in a calendar year where such amounts are distributed by the tax return deadline for the year (including extensions) and no deduction is allowed for the excess contribution.

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Special rules and options

Q. What if my payment includes after-tax contributions?
A. After-tax contributions included in a payment are not taxed. If you receive a partial payment of your total benefit, an allocable portion of your after-tax contributions is included in the payment, so you cannot take a payment of only after-tax contributions. However, if you have pre-1987 after-tax contributions maintained in a separate account, a special rule may apply to determine whether the after-tax contributions are included in the payment. In addition, special rules apply when you do a rollover, as described below.

You may roll over to an IRA a payment that includes after-tax contributions through either a direct rollover or a 60-day rollover. You must keep track of the aggregate amount of the after-tax contributions in all of your IRAs (in order to determine your taxable income for later payments from the IRAs). If you do a direct rollover of only a portion of the amount paid from the Plan and at the same time the rest is paid to you, the portion rolled over consists first of the amount that would be taxable if not rolled over. For example, assume you are receiving a distribution of $12,000, of which $2,000 is after-tax contributions. In this case, if you directly roll over $10,000 to an IRA that is not a Roth IRA, no amount is taxable because the $2,000 amount not rolled over is treated as being after-tax contributions. If you do a direct rollover of the entire amount paid from the Plan to two or more destinations at the same time, you can choose which destination receives the after-tax contributions.

Similarly, if you do a 60-day rollover to an IRA of only a portion of a payment made to you, the portion rolled over consists first of the amount that would be taxable if not rolled over. For example, assume you are receiving a distribution of $12,000, of which $2,000 is after-tax contributions, and no part of the distribution is directly rolled over. In this case, if you roll over $10,000 to an IRA that is not a Roth IRA in a 60-day rollover, no amount is taxable because the $2,000 amount not rolled over is treated as being after-tax contributions.

You may roll over to an employer plan all of a payment that includes after-tax contributions, but only through a direct rollover (and only if the receiving plan separately accounts for after-tax contributions and is not a governmental section 457(b) plan). You can complete 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.

Q. What if I miss the 60-day rollover deadline?
A. Generally, the 60-day rollover deadline cannot be extended. However, the IRS has the limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline. Under certain circumstances, you may claim eligibility for a waiver of the 60-day rollover deadline by making a written self-certification. Otherwise, to apply for a waiver from the IRS, you must file a private letter ruling request with the IRS. Private letter ruling requests require the payment of a nonrefundable user fee. For more information, see IRS Publication 590-A, Contributions to Individual Retirement Arrangements (IRAs).

Q. What if my payment includes employer stock that I do not roll over?

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A. If you do not complete 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, or as the result of the participant's disability or 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 complete 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, generally, the Plan. Vanguard can tell you the amount of any net unrealized appreciation.

Q. What if I have an outstanding loan?
A. If you have an outstanding loan from the Plan, your account balance may be reduced (or "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. Generally, you may roll over all or any portion of the offset amount. Any offset amount that is not rolled over will be taxed (including the 10% federal penalty tax if you are under age 59½, unless an exception applies). You may roll over offset amounts to an IRA or an employer plan (if the terms of the employer plan permit the plan to receive plan loan offset rollovers).

How long you have to complete the rollover depends on what kind of plan loan offset you have. If you have a qualified plan loan offset, you will have until your tax return due date (including extensions) for the tax year during which the offset occurs to complete your rollover. A qualified plan loan offset occurs when a plan loan in good standing is offset because your employer plan terminates, or because you sever from employment. If your plan loan offset occurs for any other reason (such as a failure to make level loan repayments that results in a deemed distribution), then you have 60 days from the date the offset occurs to complete your rollover.

Q. What if I was born on or before January 1, 1936?
A. 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.

Q. What if my payment is from a governmental section 457(b) plan?
A. 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 complete a rollover, you will not have to pay the 10% federal penalty 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 complete 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% federal penalty tax on early distributions (unless an exception applies).

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Other differences are that you cannot complete a rollover if the payment is due to an "unforeseeable emergency" and the special rules under "What if my payment includes employer stock that I do not roll over?" and "What if I was born on or before January 1, 1936?" do not apply.

Q. What if I am an eligible retired public safety officer and my payment is used to pay for health coverage or qualified long-term care insurance?
A. If the Plan is a governmental plan, you retired as a public safety officer, and your retirement was by reason of disability or was after normal retirement age, you can exclude from your taxable income plan payments paid as premiums to an accident or health plan (or a qualified long-term care insurance contract) 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.

Q. What if I roll over my payment to a Roth IRA?
A. If you roll over a payment from the Plan to a Roth IRA, a special rule applies under which the amount of the payment rolled over (reduced by any after-tax amounts) will be taxed. In general, the 10% additional income tax on early distributions will not apply. However, if you take the amount rolled over out of the Roth IRA within the five-year period that begins on January 1 of the year of the rollover, the 10% additional income tax will apply (unless an exception applies). Please note that if you roll over pre-tax money to a Roth IRA on or after January 1, 2018, this conversion will be final and cannot be reversed. You cannot unwind or recharacterize conversions made after December 2017.

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 five years. In applying this five-year rule, you count from January 1 of the year for which your first contribution was made to a Roth IRA. Payments from the Roth IRA that are not qualified distributions will be taxed to the extent of earnings after the rollover, including the 10% additional income tax on early distributions (unless an exception applies). You do not have to take required minimum distributions from a Roth IRA during your lifetime. For more information, see IRS Publication 590-A, Contributions to Individual Retirement Arrangements (IRAs), and IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs).

Q. What if I roll over my payment to a designated Roth account in the Plan?
A. You cannot roll over a distribution to a designated Roth account in another employer's plan. However, you can roll over the distribution into a designated Roth account in the distributing Plan only if the Plan permits such rollovers. (You may contact Vanguard or your Plan Administrator to see if this option is available under your Plan). If you roll over a payment from the Plan 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. In general, the 10% additional income tax on early distributions will not apply. However, if you take the amount rolled over out of the Roth IRA within the five-year period that begins on January 1 of the year of the rollover, the 10% additional income tax will apply (unless an exception applies).

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If you roll 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 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 five years. In applying this five-year rule, you count from January 1 of the year your first contribution was made to the designated Roth account. However, if you made a direct rollover to a designated Roth account in the Plan from a designated Roth account in a plan of another employer, the five-year period begins on January 1 of the year you made the first contribution 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 of earning after the rollover, including the 10% additional income tax on early distributions (unless an exception applies). As a Plan participant, you do not have to take required minimum distributions from a designated Roth account during your lifetime.

If your eligibility to take a distribution from the Plan is conditioned on a rollover to a designated Roth account in the Plan, the other distribution and rollover alternatives explained in this notice are not available for such distribution.

Q. What if I am not a Plan participant?
A. If you receive a distribution after the participant's death and do not roll it over, the distribution generally will be taxed in the same manner described elsewhere in this notice. However, the 10% federal penalty tax on early distributions and the special rules for public safety officers do not apply, and the special rule described in the section pertaining to individuals born on or before January 1, 1936, applies only if the deceased participant was born on or before January 1, 1936.

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 complete 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% federal penalty tax on early distributions (unless an exception applies) and required minimum distributions from your IRA do not have to start until after you are age 70½ (if you were born before July 1, 1949), age 72 (if you were born after June 30, 1949, and before January 1, 1951), after age 73 (if you were born after December 31, 1950).

If you treat the IRA as an inherited IRA, payments from the IRA will not be subject to the 10% federal penalty 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 born before July 1, 1949), age 72

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(if born after June 30, 1949, and before January 1, 1951), or after age 73 (if born after December 31, 1950).

- 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 complete a direct rollover to an inherited IRA. Payments from the inherited IRA will not be subject to the 10% federal penalty tax on early distributions. You will have to receive required minimum distributions from the inherited IRA.
- If you are the spouse or former spouse of the participant who receives a payment from the Plan under a QDRO, you generally have the same options and the same tax treatment that 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. However, payments under the QDRO will not be subject to the 10% federal penalty tax on early distributions.

Q. What if I am a nonresident alien?
A. If you are a nonresident alien and you do not complete 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 complete a 60-day rollover), you may request an income tax refund by filing Form 1040-NR 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.

Q. Are there any other special rules?
A. If a payment is one in a series of payments for a period of less than 10 years, your choice whether to do a direct rollover will apply to all later payments in the series (unless you make a different choice for later payments).

If your payments for the year are less than $200 (not including payments from a designated Roth account in the Plan), the Plan is not required to allow you to complete a direct rollover and is not required to withhold for federal income taxes. However, you may complete 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 $7,000 (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. You may also have special rollover rights if you were affected by a federally declared disaster (or similar event), or if you received a distribution on account of a disaster. For more information on special rollover rights related to disaster relief, see the IRS website at **www.irs.gov**.

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Part II. Distributions from a Roth account

This part of the tax 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, refer to Part I of this notice for the rollover rules that apply to such a payment. The Plan administrator or the payor will tell you the amount that is being paid from each account.

All or a portion of a distribution from the Plan may be eligible to be rolled over to a Roth IRA or designated Roth account in an employer plan. The following questions and answers are intended to help you decide whether to complete a rollover.

Rules that apply to most payments from a designated Roth account are described in the **General information about rollovers (from a Roth account)** section. Special rules that only apply in certain circumstances are described in the **Special rules and options** section.

General information about rollovers (from a Roth account)

Q. How can a rollover affect my taxes?
A. 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 complete a rollover to a Roth IRA or a designated Roth account in an employer plan, you will be taxed on the portion of the payment that is earnings. If you are under age 59½, a 10% additional income tax on early distributions will also apply to the earnings (unless an exception applies). However, if you complete 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 complete a rollover. If you complete 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 five years. In applying the five-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.

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Any distribution from a pension-linked emergency savings account (PLESA), if offered by the Plan, is treated as a qualified distribution. Also, for purposes of determining the portion of a PLESA distribution that is attributable to contributions or earnings, the PLESA may be treated separate from the rest of your designated Roth account.

Q. What types of retirement accounts and plans may accept my rollover?
A. 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, section 403(b) plan, or governmental section 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, Roth IRAs are not subject to spousal consent rules, 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 complete a rollover to a Roth IRA, all of your Roth IRAs will be considered for purposes of determining whether you have satisfied the five-year rule (counting from January 1 of the year for which your first contribution was made to any of your Roth IRAs).
- If you complete a rollover to a Roth IRA, 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.

Q. How do I complete a rollover?*
A. There are two ways to complete a rollover. You can either complete a direct rollover or a 60-day rollover.

- With 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 complete a direct rollover.
- With a 60-day rollover, you may still complete a rollover by making a deposit (generally within 60 days) into a Roth IRA, whether the payment is a qualified or nonqualified distribution. In addition, you can complete a rollover by making a deposit within 60 days into a designated Roth account in an employer plan if the payment is a nonqualified distribution and the rollover does not exceed the amount of the earnings in the payment. You cannot complete a 60-day rollover to an employer plan of any part of a qualified distribution. If you receive a distribution that is a nonqualified 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% federal penalty tax on early distributions if you are under age 59½ (unless an exception applies).

If you do a direct rollover of only a portion of the amount paid from the Plan and a portion is paid to you at the same time, the portion directly rolled over consists first of earnings.

If you do not complete 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

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entire payment in a 60-day rollover to a Roth IRA, you must use other funds to make up for the 20% withheld.

Q. How much may I roll over?
A. If you wish to complete a rollover, you may roll over all or part of the amount eligible for rollover. Any payment from the Plan is eligible for rollover, except:

- Certain payments spread over a period of at least 10 years or over your life or life expectancy (or the joint lives or joint life expectancies of you and your beneficiary);
- Required minimum distributions;
- Hardship distributions;
- Payments of employee stock ownership plan (ESOP) dividends;
- Corrective distributions of contributions that exceed tax law limitations;
- Loans treated as deemed distributions (for example, loans in default because of missed payments before your employment ends);
- Cost of life insurance paid by the Plan;
- Payments of certain automatic enrollment contributions that you request to withdraw within 90 days of your first contribution;
- Amounts treated as distributed because of a prohibited allocation of S corporation stock under an ESOP. Also, there generally will be adverse tax consequences if S corporation stock is held by an IRA; and
- Distributions of certain premiums for health and accident insurance.

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

Q. If I don't complete a rollover, will I have to pay the 10% federal penalty tax on early distributions?
A. If a payment is not a qualified distribution and you are under age 59½, you will have to pay the 10% federal penalty 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.

The 10% federal penalty tax does not apply to the following payments from the Plan:

- Payments made after you separate from service if you will be at least age 55 in the year of the separation;
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the joint lives or joint life expectancies of you and your beneficiary);
- Payment from a governmental plan made after you separate from service if you are a qualified public safety employee and you (1) will be at least age 50 in the year of the separation or (2) have at least 25 years of service under the Plan;
- Payments from a tax-qualified plan or section 403(b) plan made after you separate from service if you provided firefighting services and you (1) will be at least age 50 in the year of the separation or (2) have at least 25 years of service under the Plan;
- Payments made due to disability;

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- Payments made while you are terminally ill;
- 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;
- Payments made directly to the government to satisfy a federal tax levy;
- Payments made under a qualified domestic relations order (QDRO);
- Payments of up to $5,000 made to you from a defined contribution plan if the payment is a qualified birth or adoption distribution;
- Payments up to the amount of your deductible medical expenses (without regard to whether you itemize deductions for the taxable year);
- Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001, for more than 179 days;
- Payments of certain automatic enrollment contributions that you request to withdraw within 90 days of your first contribution;
- Payments of up to $22,000 made in connection with a federally-declared disaster;
- Payments for emergency personal expenses, up to the lesser of (a) $1,000, or (b) the excess of your vested benefit over $1,000; and
- Payments to domestic abuse victims, up to the lesser of (a) $10,000 (or such higher amount the IRS announces for years after 2024), or (b) 50% of your vested benefit.

Q. If I complete a rollover to a Roth IRA, will the 10% federal penalty tax apply to early distributions from the IRA?
A. If you receive a payment from a Roth IRA when you are under age 59½, you will have to pay the 10% federal penalty 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% federal penalty 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:

- The exceptions for payments made after you separate from service if you will be at least age 55 in the year of separation (or age 50 or following 25 years of service for qualified public safety employees and employees providing firefighting services) do not apply.
- 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); and
- The exception for payments made at least annually in equal or close to equal amounts over a specified period applies without regard to whether you have had a separation from service.

Additional exceptions apply for payments from an IRA, including:
- Payments for qualified higher education expenses;
- Payments up to $10,000 used in a qualified first-time home purchase;
- Payments for health insurance premiums after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status); and
- Payments of net income attributable to an excess IRA contribution made in a calendar year where such amounts are distributed by the tax return deadline for the year (including extensions) and no deduction is allowed for the excess contribution.

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Special rules and options

Q. What if I miss the 60-day rollover deadline?
A. Generally, the 60-day rollover deadline cannot be extended. However, the IRS has the limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline. Under certain circumstances, you may claim eligibility for a waiver of the 60-day rollover deadline by making a written self-certification. Otherwise, to apply for a waiver from the IRS, you must file a private letter ruling request with the IRS. Private letter ruling requests require the payment of a nonrefundable user fee. For more information, see IRS Publication 590-A, Contributions to Individual Retirement Arrangements (IRAs).

Q. What if my payment includes employer stock that I do not roll over?
A. 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 complete a rollover to a Roth IRA for a nonqualified 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, generally, the 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.

Q. What if I have an outstanding loan?
A. If you have an outstanding loan from the Plan, your account balance may be reduced (or "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. Generally, you may roll over all or any portion of the offset amount. If the distribution attributable to the offset is a nonqualified distribution and you do not roll over the offset amount, the earnings in the loan offset will be taxed (including the 10% federal penalty tax on early distributions, unless an exception applies). You may complete a rollover in the amount of the earnings in the loan offset to a Roth IRA or designated Roth account in an employer plan (if the terms of the employer plan permit the plan to receive plan loan offset rollovers). You may also roll over the full amount of the offset to a Roth IRA.

How long you have to complete the rollover depends on what kind of plan loan offset you have. If you have a qualified plan loan offset, you will have until your tax return due date (including extensions) for the tax year during which the offset occurs to complete your rollover. A qualified plan loan offset occurs when a plan loan in good standing is offset because your employer plan terminates, or because you sever from employment. If your plan loan offset occurs for any

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other reason (such as a failure to make level repayments that results in a deemed distribution), then you have 60 days from the date the offset occurs to complete your rollover.

Q. What if I receive a nonqualified distribution and I was born on or before January 1, 1936?
A. 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.

Q. What if my payment is from a governmental section 457(b) plan?
A. 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 receive a payment that is not a qualified distribution and you do not complete a rollover, you will not have to pay the 10% federal penalty tax on early distributions with respect to the earnings allocated to the payment that you do not roll over 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 complete a rollover to an IRA or to an employer plan that is not a governmental section 457(b) plan, a later distribution that is not a qualified distribution made before age 59½ will be subject to the 10% federal penalty tax on early distributions on the earnings allocated to the payment (unless an exception applies).

Other differences are that you cannot complete a rollover if the payment is due to an "unforeseeable emergency" and the special rules under "What if my payment includes employer stock that I do not roll over?" and "What if I was born on or before January 1, 1936?" do not apply.

Q. What if I receive a nonqualified distribution, am an eligible retired public safety officer, and my payment is used to pay for health coverage or qualified long-term care insurance?
A. If the Plan is a governmental plan, you retired as a public safety officer, and your retirement was by reason of disability or was after normal retirement age, you can exclude from your taxable income Plan payments paid as premiums to an accident or health plan (or a qualified long-term care insurance contract) 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.

Q. What if I am not a Plan participant?
A. If you receive a distribution after the participant's death that you do not roll over, the distribution generally will be taxed in the same manner described elsewhere in this notice. However, 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% federal penalty tax on early distributions and the special rules for public safety officers do not apply, and the special rule described under the section "What if I receive a nonqualified distribution and I was born on or before January 1, 1936?" (above) applies only if the deceased participant was born on or before January 1, 1936.

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

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this notice. In addition, if you choose to complete a rollover to a Roth IRA, you may treat the Roth IRA as your own or as an inherited Roth IRA.

A Roth IRA that 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 nonqualified distribution before you are age 59½ will be subject to the 10% federal penalty 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% federal penalty tax on early distributions. An inherited Roth IRA is subject to 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 born before July 1, 1949), age 72 (if born after June 30, 1949, and before January 1, 1951), or after age 73 (if born after December 31, 1950).

Q. What if I am a surviving beneficiary other than a spouse?
A. 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 complete a direct rollover to an inherited Roth IRA. Payments from the inherited Roth IRA, even if made in a nonqualified distribution, will not be subject to the 10% federal penalty tax on early distributions. You will have to receive required minimum distributions from the inherited Roth IRA.

Q. What if I receive payment under a QRDO?
A. If you are the spouse or a former spouse of the participant who receives a payment from the Plan under a QDRO, you generally have the same options and the same tax treatment that the participant would have. For example, you may roll over the payment to your own Roth IRA or to a designated Roth account in an eligible employer plan that will accept it.

Q. What if I am a nonresident alien?
A. If you are a nonresident alien, you do not complete a direct rollover to a U.S. IRA or U.S. employer plan, and the payment is not a qualified distribution, the Plan is generally required to withhold 30% (instead of withholding 20%) of the earnings for federal income taxes. If the amount withheld exceeds the amount of tax you owe (as may happen if you complete a 60-day rollover), you may request an income tax refund by filing Form 1040-NR 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 a period of less than 10 years, your choice whether to do a direct rollover will apply to all later payments in the series (unless you make a different choice for later payments).

If your payments for the year (only including payments from the designated Roth account in the Plan) are less than $200, the Plan is not required to allow you to complete a direct rollover and is not required to withhold for federal income taxes. However, you can complete a 60-day rollover.

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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 $7,000 (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. You may also have special rollover rights if you were affected by a federally declared disaster (or similar event), or if you received a distribution on account of a disaster. For more information on special rollover rights related to disaster relief, see the IRS website at **www.irs.gov**.

Notice of your right to defer

The information in this notice is divided into two sections. The first section is for those still working, and the second is for those who have terminated service with their employer. Please disregard the information that does not apply to you.

If you are still working
If you are still working, you may be permitted to take an in-service withdrawal from the plan. An in-service withdrawal request is voluntary, and you have a right to defer taking a distribution in accordance with the terms of your plan. For more information regarding your in-service withdrawal options, as well as your distribution rights upon termination from employment, please refer to your plan's Summary Plan Description (SPD), which you can obtain from your benefits office.

If you choose to take an in-service withdrawal, the investment options available outside of the plan may differ from the investment options available under the plan. Certain investment options under the plan may not be available outside of the plan. In addition, fees and expenses (including administrative fees or investment-related fees) outside the plan may differ from fees and expenses that apply to your account under the plan. For more information about the fees and expenses that apply to your account, call Vanguard Participant Services at 800-523-1188 Monday through Friday from 8:30 a.m. to 9 p.m., Eastern time.

In general, in-service withdrawals that are not rolled over (or are not eligible to be rolled over) to an IRA or other eligible retirement plan are subject to taxes in the year of the withdrawal (except for the portion of the withdrawal, if any, that represents a return of Roth after-tax or traditional after-tax contributions). Amounts not rolled over may also be subject to a 10% early withdrawal penalty if you are under age 59½ and will no longer be eligible for future tax-favored treatment of earnings. If you complete a rollover, the rollover amount will not be subject to taxes until you take distributions from the receiving plan or IRA. For more information about the potential tax consequences and your rollover options, please read the enclosed **Special Tax Notice Regarding Plan Distributions.**

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You are permitted a minimum period of 30 days from the date you receive this notice to make a decision regarding your withdrawal. However, if you do not wish to wait until this 30-day period ends before taking a withdrawal, you may waive the notice period by making an affirmative withdrawal election.

If you are a terminated participant
If you have terminated service with your employer, you may be permitted to defer receipt of your benefit under the plan. If this option is available and you choose to defer the receipt of your benefit, the funds available for the investment of your account, including the fees associated with those funds, will remain the same, subject to the plan sponsor's right to add or remove investment alternatives and the fund's right to alter its fees.

Your rights and benefits as a terminated participant, including the forms of payment, are explained in your other termination materials and/or the SPD that you received when you became eligible for the plan. The SPD also describes additional fees, if any, associated with your continued participation in the plan. If you do not have the SPD, contact your former employer's benefits office.

If you choose to take a distribution of your account, the investment options available outside of the plan may differ from the investment options available under the plan. Certain investment options under the plan may not be available outside of the plan. In addition, fees and expenses (including administrative fees or investment-related fees) outside the plan may differ from fees and expenses that apply to your account under the plan. For more information about the fees and expenses that apply to your account, call Vanguard Participant Services at **800-523-1188** Monday through Friday from 8:30 a.m. to 9 p.m., Eastern time.

In general, distributions that are not rolled over (or are not eligible to be rolled over) to an IRA or other eligible retirement plan are subject to taxes in the year of the distribution (except for the portion of the distribution, if any, that represents a return of Roth or after-tax contributions). Amounts not rolled over may also be subject to a 10% early withdrawal penalty if you are under age 59½ and will no longer be eligible for future tax-favored treatment of earnings. If you complete a rollover, the rollover amount will not be subject to taxes until later when you take distributions from the receiving plan or IRA. For more information about the potential tax consequences and your rollover options, please read the enclosed **Special Tax Notice Regarding Plan Distributions.**

You are permitted a minimum period of 30 days from the date you receive this notice to make a decision regarding your distribution. However, if you do not wish to wait until this 30-day period ends before taking a distribution, you may waive the notice period by making an affirmative distribution election.

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