*D0C01085366 *

RiverSource Life Insurance Company
829 Ameriprise Financial Center, Minneapolis MN 55474
Client Services: 1-800-333-3437 Fax: 1-612-547-1732 riversource.com

RiverSource Annuities

Outgoing Annuity Tax-Free Transfer/Rollover/Exchange Form

RiverSource Contract Number

If you are a client of Ameriprise Financial, please contact your Ameriprise financial advisor or go to ameriprise.com/forms to access servicing forms.

- Please verify the withdrawal provisions and conditions of your contract prior to making a selection. Make sure you understand the impact taking this withdrawal will have on your contract values. Certain riders contain features that may be negatively impacted by taking a withdrawal.
- For the *SecureSource 4 Plus®* benefit, any withdrawal taken before the Base Doubler effective date will permanently set the Base Doubler value to $0.
- For contracts with a guaranteed withdrawal benefit, if the partial surrenders/withdrawals in any contract year exceed the permitted surrender/withdrawal amount under the terms of the rider, benefits under the rider may be reduced.
- If you have a variable annuity with a withdrawal benefit rider and you take a withdrawal that is higher than the maximum guaranteed amount, it is considered an "excess withdrawal". An excess withdrawal will permanently decrease your guaranteed income and benefit values. If you are uncertain if this withdrawal request will be considered an excess withdrawal or would like to see how an excess withdrawal will reduce your future guaranteed income and benefit values, call a customer service professional at 1-800-333-3437 to request a personalized calculation showing the effect of the withdrawal prior to submitting this request.
- This original request form must be sent to the address listed at the top of this form. We also require any state mandated replacement forms prior to processing this transaction.
- If you do not contact us prior to submitting this form and the amount you have requested will result in an excess withdrawal, we will require that you complete the "Benefit Impact Acknowledgement Form" before processing can occur.
- If you are moving funds to a CD, Mutual Fund, or Brokerage Account from a Non-qualified Annuity, complete the Withdrawal Request form.
- If you are requesting a Roth conversion, please use the form for the company you are moving assets to.
- Please check additional form requirements for the company you are moving assets to.

Part 1 RiverSource Life Insurance Company Contract Information

Name of Contract Owner

Joint Owner (if applicable)

Annuitant (if other than owner)

Taxpayer Identification Number of Contract Owner

Amount to be moved: ○ Full (100%)
○ Partial* Specific Amount: $

* If this is a non-qualified annuity, special rules apply to partial exchanges. See Part 2 for more information.

Transfer into: ○ New Contract or ○ Existing Contract

Process: ○ Immediately (default) ○ On ○ At contract anniversary if within 30 days

Is this annuity being replaced with a new or existing life insurance or annuity contract? ○ Yes ○ No

Part 2 Absolute Assignment for a 1035 Tax Free Exchange of a Non-qualified Annuity

Account You Are Moving Assets To:

Company Name

Contract Number

Advisor/Agent Name (if applicable)

Contract Owner Name

Joint Owner (if applicable)

Annuitant Name

Product Name

Product Type (Select one):

○ Fixed Annuity ○ Variable Annuity ○ Market Value Annuity
○ Equity Index Annuity ○ Immediate Annuity ○ Long Term Care
○ Other

Part 2 Continued: Absolute Assignment for a 1035 Tax Free Exchange of a Non-qualified Annuity

The purpose of this assignment is to effect a nontaxable exchange of part or all of this contract under Internal Revenue Code Section 1035, Revenue Ruling 2002-75, Revenue Ruling 2003-76 and Revenue Procedure 2011-38.

I hereby assign the portion of my rights, title, and interest in the policy number identified above to the company named in Part 2 (company exchanging to). The purpose of this assignment is to effect a non-taxable exchange of this contract under Internal Revenue Code Section 1035(a) and the regulations and rulings issued under that section. Do not withhold federal income taxes.

If this is an annuity to **annuity partial exchange,** the investment of the original contract will be allocated proportionately between the original and new contracts. IRS Revenue Procedure 2011-38 states if withdrawals are taken from either annuity within a 180-day period following a partial 1035 exchange, the IRS will apply general tax principles to determine the tax treatment of the previous exchange and the subsequent withdrawal. For example, a distribution from either contract within 180 days of the exchange may result in additional taxable income related to the contracts involved in the exchange. The IRS tax treatment may be different than what is reported on Form 1099-R. A tax advisor should be contacted before any withdrawals are taken from either annuity contract during the 180-day period. This 180-day limitation on withdrawals does not to apply to annuitized amounts if the annuitization is for life/lives or a period of 10 years or more.

Partial 1035 Exchanges to Qualified Long-Term Care Insurance Policies: The IRS has not yet provided rules regarding 1035 exchanges into qualified long-term care insurance products. There may be unintended tax consequences once the IRS provides guidance on these exchanges. The investment of the annuity contract will be adjusted proportionately based on the portion of the contract value exchanged, unless the IRS provides otherwise. Please consult your tax advisor.

Part 3 Trustee to Trustee Transfer or Direct Rollover of a Qualified Annuity

Account You Are Moving Assets To:

Company Name	Contract Owner Name	Contract Number

Plan Type:

- ○ Roth IRA
- ○ SEP IRA
- ○ SIMPLE IRA
- ○ Traditional IRA
- ○ Inherited (Beneficial) Roth
- ○ Inherited (Beneficial) SEP IRA
- ○ Inherited (Beneficial) Traditional IRA
- ○ 403(b) Tax Sheltered Custodial Account (TSCA)
- ○ 401 (a)
- ○ 457
- ○ 403(b) Tax Sheltered Annuity (TSA)
- ○ Other: ______

TSA Contracts Only

This transaction is intended to qualify as tax-free Contract Exchange or Plan to Plan Transfer. A contract exchange occurs when an employee changes from one 403(b) investment option allowed under the plan to another investment option in the same plan. No tax reporting is required on a Contract Exchange.

A Plan to Plan Transfer occurs when an employee moves all or a portion of their 403(b) account from one employer's plan into an investment product offered by a different employer's 403(b) plan. No tax reporting is required on a Plan to Plan Transfer.

In the case of a 403(b) Exchange or Transfer, the Company named in part 3 has entered or intends to enter into an Information Sharing Agreement (ISA). The ISA needs to be completed and submitted along with this form unless one has been submitted to RiverSource Life Insurance Company prior to this date. An Information Sharing Agreement is an agreement between the employer and the vendor allowing the exchange of information to ensure compliance with 403(b) regulations, including but not limited to information regarding the participant's employment status.

TSA Contracts Only - Direct Rollover Only

I have read the "Special Tax Notice Regarding 403(b) Payments" and I understand that I have the right to consider the decision of whether or not to consent to a distribution and/or to elect a direct rollover for at least 30 days. I further understand that if I submit a completed distribution form before this 30 day period expires, I will have waived these rights and processing of my distribution request will begin upon receipt. I met the following triggering events (check all that apply):

- ☐ I have attained age 59½ by the date of this request.
- ☐ I am the surviving spouse beneficiary of the deceased annuitant.
- ☐ I am a surviving non-spouse beneficiary of the deceased annuitant and the plan allows rolling to an Inherited IRA.
- ☐ I have severed employment (including retirement) with the employer who purchased the contract.

Severance Date ______ Were you or will you be age 55 in the calendar year you severed employment? ○ Yes ○ No

I certify that I am aware of the rules and requirements regarding 403(b) account transfers and exchanges and have had the opportunity to consult with my personal tax adviser regarding this transaction.

Part 3 Continued: Trustee to Trustee Transfer or Direct Rollover of a Qualified Annuity

Employer Information if 403(b) TSA

If you are currently retired, unemployed, or working for an employer who does not sponsor a 403(b) program, your 403(b) account is deemed associated with your most recent employer who sponsored the 403(b) arrangement.

Name of Employer (Required)	Employer Identification Number

Contact Name, Title	Contact Phone Number

Mailing Address (Required)

City	State	Zip

Transaction Authorization (required for 403(b)/TSA contracts issued after September 24, 2007)

Employer/Third Party Administrator signature	Employer/Third Party Administrator name	Date
X		

Part 4 Acknowledgment and Signatures

By signing, I also acknowledge and accept the following conditions:

General

- I am the owner of the listed RiverSource Life Insurance Company contract and I authorize this transaction.
- I acknowledge that the appropriate state replacement forms have been sent and are attached to this form.
- I hold RiverSource Life Insurance Company harmless from any income or excise tax liability, including penalties and interest, as a result of this transaction.
- RiverSource Life Insurance Company will not distribute any remaining Required Minimum Distribution (RMD) prior to a transfer, unless requested.
- I have received a letter from RiverSource Life Insurance Company explaining, and I understand my right to receive information regarding the existing policy or contract values, including, if available, a policy summary.

Charges

- I acknowledge that surrender charges may be imposed on the account value of my contract prior to this transaction and that it may not be in my best interest to begin a new surrender charge schedule.

Expenses

- I understand that the ongoing mortality expense, administrative and annual contract charges under a new contract may be different.
- I understand that the fees for the contract features such as guarantees, death benefits, and partial withdrawal features may be different.

Funds

- I acknowledge that the expenses of the underlying funds may be different.
- I understand that the new contract may have different coverage/riders than the contract with RiverSource Life Insurance Company and that may affect the current value and the proceeds payable upon death of the owner/annuitant.

By signing below, I acknowledge reviewing the information provided in this form.

Signature of contract owner	Phone number of contract owner	Date
X		

Signature of Joint Contract Owner or Spouse, required if Contract Owner resides in a Community Property State (AZ, CA, ID, LA, NV, NM, TX, WA and WI)	Date
X	

Part 5 Letter of Acceptance and Surrender Request (Completed by company representative referenced in Part 2 or 3) **(Required)**

Please note cost basis information will be sent along with the check.

Tax Non-qualified Annuity Contracts:

By signature of an authorized officer below, the company named in Part 2 accepts assignment of the portion of the above identified contract for the purpose of complying with the client's intention of effecting a non-taxable exchange under IRC section 1035. Acceptance by RiverSource Life Insurance Company of this assignment and of contract values from other insurance companies should not be construed as a guarantee that the transaction will qualify as a 1035 exchange.

Part 5 Continued: Letter of Acceptance and Surrender Request

Tax-Qualified Contracts:
By signature of an authorized officer below, the company named in part 3 accepts assignment of the above-referenced policy for the purpose of complying with the client's intention of effecting either a rollover of tax-qualified funds or a direct transfer of the tax-qualified funds. In the case of a 403(b) Exchange or Transfer, the Company named in Part 3 further acknowledges that they are an approved investment provider for the 403(b) plan sponsored by the Employer identified in part 3 or have signed an information sharing agreement with the Employer identified in part 3.

Corporate Officer Signature

X

Date signed

Title

Delivery Instructions:

Make Check Payable to

Mail Check to

Address

City

State

Zip

THIS FORM IS VOID IF NOT SUBMITTED WITHIN 60 DAYS OF SIGNING

Reset Form

SPECIAL TAX NOTICE REGARDING 403(b) PAYMENTS -- RETAIN WITH YOUR RECORDS

Your Rollover Options

You are receiving this notice because all or a portion of a payment you are receiving from your 403(b) annuity or custodial account relating to your employer's 403(b) plan (the "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
- ESOP dividends
- Corrective distributions of contributions that exceed tax law limitations
- Loans treated as deemed distributions (for example, loans in default due to missed payments before your employment ends)
- Cost of life insurance paid by the Plan
- Contributions made under special automatic enrollment rules that are withdrawn pursuant to your request within 90 days of enrollment
- Amounts treated as distributed because of a prohibited allocation of S corporation stock under an ESOP (also, there will generally be adverse tax consequences if you roll over a distribution of S corporation stock to an IRA).

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

If I do not 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 your payment is from a governmental section 457(b) plan

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

If you are an eligible retired public safety officer and your pension payment is used to pay for health coverage or qualified long-term care insurance

If the Plan is a governmental plan, you retired as a public safety officer, and your retirement was by reason of disability or was after normal retirement age, you can exclude from your taxable income plan payments paid directly as premiums to an accident or health plan (or a qualified long-term care insurance contract) that your employer maintains for you, your spouse, or your dependents, up to a maximum of $3,000 annually. For this purpose, a public safety officer is a law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew.

If you roll over your payment to a Roth IRA

If you roll over the payment to a Roth IRA, a special rule applies under which the amount of the payment rolled over (reduced by any after-tax amounts) will be taxed. However, the 10% additional income tax on early distributions will not apply (unless you take the amount rolled over out of the Roth IRA within 5 years, counting from January 1 of the year of the rollover). 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.

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 does 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.

You cannot roll over a payment from the Plan to a designated Roth account in an employer plan.

Other special rules

If a payment is one in a series of payments for less than 10 years, your choice whether to make a direct rollover will apply to all later payments in the series (unless you make a different choice for later payments).

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

Unless you elect otherwise, a mandatory cashout of more than $1,000 (not including payments from a designated Roth account in the Plan) will be directly rolled over to an IRA chosen by the Plan administrator or the payor. A mandatory cashout is a payment from a plan to a participant made before age 62 (or normal retirement age, if later) and without consent, where the participant's benefit does not exceed $5,000 (not including any amounts held under the plan as a result of a prior rollover made to the plan).

You may have special rollover rights if you recently served in the U.S. Armed Forces. For more information, see IRS Publication 3, Armed Forces' Tax Guide.

For More Information

You may wish to consult with the Plan administrator or payor, or a professional tax advisor, before taking a payment from the Plan. Also, you can find more detailed information on the federal tax treatment of payments from employer plans in: IRS Publication 575, Pension and Annuity Income; IRS Publication 590, Individual Retirement Arrangements (IRAs); and IRS Publication 571, Tax-Sheltered Annuity Plans (403(b) Plans). These publications are available from a local IRS office, on the web at www.irs.gov , or by calling 1-800-TAX-FORM (1-800-829-3676).