Death Benefit Claim Request
401(a) Plan

SUNTRUST

Refer to the Death Benefit Claim Guide while completing this form.

Use blue or black ink only.

If you have questions regarding the completion of this form, please call PlanLine® at 1-888-816-4015.

City of Cocoa, Florida Defined Contribution Plan 293138-01

Decedent Information

Last Name | First Name | MI

Social Security Number

City, State and Country of Legal Domicile at Time of Death

Account Extension (if applicable)

Mo | Day | Year — Date of Birth

Mo | Day | Year — Date of Death

Claimant Information

Last Name | First Name | MI

Specify Claimant's relationship to the decedent:

Address - Number & Street

Has this account already been transferred to the spousal Claimant? ❑ Yes ❑ No

Is Claimant a U.S. citizen or resident alien? ❑ Yes ❑ No

City | State | Zip Code

Mo | Day | Year — Date of Birth

Is Claimant a minor? ❑ Yes ❑ No
If yes, complete information below regarding minor's representative.

( ) Home Phone

( ) Work Phone

Minor's Representative Information

Last Name | First Name | MI | Address - Number & Street

City | State | Zip Code

Tax Identification Number

If Claimant is an individual, provide the Social Security number. If Claimant is not an individual, such as a trust or estate, provide the taxpayer identification number ("TIN").

Social Security Number

Taxpayer Identification Number

The taxpayer identification number ("TIN") must match the TIN you specify on the W-9 Form.

Type of Claim (check one)

❑ **Leave Funds in the Account** (available only for spousal Claimants who are the sole beneficiary)

❑ **Full Distribution of Claimant's Share**

❑ **Periodic Payment of Claimant's Share** ❑ Check this box if you are making a change to an existing payment.

Payment Start Date ____________ Frequency: ❑ Monthly ❑ Quarterly ❑ Semi-Annually ❑ Annually

❑ Payment of an Amount Certain $____________________

❑ Payment for a Period Certain (Years) __________________

❑ Required Payment Based Upon Claimant's Life Expectancy (available only to individual Claimants)

Last Name | First Name | MI | Social Security Number

❑ **Direct Rollover -** Available for spousal Claimants only – Provide company information below.

❑ Direct Rollover to an Eligible Plan: ❑ Governmental 457(b) ❑ 401(a/k) ❑ 403(b)

❑ Direct Rollover to an IRA

Any after-tax contributions will be paid directly to you, unless otherwise specified.

❑ No, please send my after-tax contributions as part of the rollover.

Company or Trustee's Name (to whom the check should be made payable) Account Number

If you are a spousal Claimant requesting a full withdrawal as a direct rollover and the required minimum distribution requirements have not been met, and the participant would have been over age 70 1/2, provide the amount of your required minimum distribution below. Note: The required minimum distribution cannot be rolled over. If you have not yet satisfied the required minimum distribution requirements for the year, your required minimum amount must be distributed prior to processing a rollover.

Required minimum distribution amount $ __________________

Do you wish to have 10% federal income tax withheld from your required minimum distribution? ❑ Yes ❑ No

Additional amounts may be withheld at your request. $ __________________

Claim Delivery

❑ **Check -** you may not designate a financial institution as an alternate mailing address

❑ Alternate Mailing Address - ______________________________

❑ **Express Delivery -** $25.00 non-refundable charge - Available only on full distributions. Express delivery available Monday through Friday only. Not available to P.O. boxes.

❑ **ACH -** only available on periodic payments ❑ Checking Account ❑ Savings Account

Financial Institution Name | Account Number | ABA Number

Financial Institution Mailing Address | City | State/Zip Code

Attach VOIDED check here.

Federal and State Income Tax Withholding

Federal Income Tax - Direct rollovers are available for spousal Claimants only. No federal income tax will be withheld from direct rollovers. Twenty percent (20%) mandatory federal income tax withholding will apply to all distributions to spousal Claimants that are eligible for rollover, but are not rolled over. For all other payments to spousal Claimants and payments to non-spousal Claimants, federal income tax will be withheld at the rate of 10%, unless the SunTrust Service Center is directed otherwise below.

❑ Do NOT withhold federal income tax from Claimant's distribution.

If Claimant would like additional federal income tax withheld, indicate amount. $ ________________ or ____________%

State Income Tax - For all Claimants, if Claimant lives in a state that mandates state income tax withholding, it will be withheld.

❑ Check here if Claimant lives in a state that does not mandate state income tax withholding and would like state income tax withheld.

If Claimant would like additional state income tax withheld, indicate amount. $ ________________ or ____________%

Last Name	First Name	MI	Social Security Number

Required Signatures

My signature acknowledges that I have received, read, understand and agree to all pages of the Death Benefit Claim Request, the Death Benefit Claim Guide and the Special Tax Notice, and affirms that all information I have provided is true and correct. I understand that funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. I will refer to the fund's prospectus and/or disclosure documents for more information. I understand that it is entirely my responsibility to ensure that this election conforms with all applicable provisions of the Internal Revenue Code (the "Code") and that the plan into which I am rolling money over will accept the direct rollover dollars, if applicable. I understand that I am liable for any income tax and/or penalties assessed by the IRS for any election I have chosen. I understand that once my payment has been processed, it cannot be changed. In the event that any section of this form is incomplete or inaccurate, the SunTrust Service Center may not process the transaction requested on this form and may require that I complete a new form or provide additional or proper information before the transaction can be processed.

Claimant Signature **Date**

Title if you are acting in a representative capacity

I hereby instruct the SunTrust Service Center to process and forward the distribution described on this form. This form is in compliance with Plan provisions. I hereby verify that the above Claimant is a named beneficiary under the Plan. **This Claimant is entitled to __________% of the benefits payable in respect of the decedent.**

I have either attached a certified death certificate or I am certifying by initialing below that I have viewed the certified death certificate and a copy of same is enclosed. __________ If my initials are not provided, I understand that the original or a certified copy must be attached.

I certify that the recordkeeping system has the accurate termination date and vesting percentage, if applicable. Please process the request using this information.

Authorized Plan Administrator Signature **Date**

Claimant forward to Plan Administrator
Plan Administrator forward to:
SunTrust Service Center
P.O. Box 173764, Denver, CO 80217-3764
Express Address:
8515 E. Orchard Road, Greenwood Village, CO 80111
Fax#: 1-303-737-4355

DEATH BENEFIT CLAIM GUIDE

401(a) Plan

This Guide will assist Claimant in completing the Death Benefit Claim Request form (the "Form") for Internal Revenue Code ("Code") section 401(a) plans. Claimant should read all pages of this Guide before Claimant begins to complete the Form. The Guide will assist Claimant in completing each section of the Form and give Claimant the information Claimant needs to make informed decisions regarding Claimant's claim. If Claimant needs further clarification about the information discussed in this Guide, Claimant can call PlanLine® to speak with a service representative.

Claimant is strongly urged to consult with an accountant and/or tax advisor in the preparation of the Form. While our representatives are able to explain Claimant's options to Claimant, they cannot tell Claimant which payment and tax-withholding method is best for Claimant. The SunTrust Service Center representative will not provide tax or legal advice. Additionally, neither this Guide nor the Form represents tax or legal advice.

Please note that the SunTrust Service Center cannot release the claim until the authorized Plan Administrator confirms that Claimant is a named beneficiary under the Plan and is otherwise entitled to assert a claim.

Waivers or Consents of Inheritance and Estate Taxes - Certain states require the SunTrust Service Center to obtain waivers or consents from the state's Department of Revenue or Taxation before Claimant is able to assert a claim. If the decedent lived in a state that requires this waiver, you MUST attach the waiver to the Form at the time the Form is submitted to the SunTrust Service Center. It is Claimant's responsibility to ensure that the decedent's state of residence does not require any form of waiver or consent.

Additionally, certain states require that the SunTrust Service Center provide notice to the state that a distribution will be made to a claimant. If the decedent's state of residence requires a notice of distribution, the SunTrust Service Center will so notify the appropriate state department.

Determining How and When Payments Must be Made to Certain Beneficiaries

Individual Beneficiary - If the designated beneficiary is an individual, such as the participant's spouse or child, required minimum distributions for years after the participant's death are generally based on a distribution period that can be determined using the beneficiary's single life expectancy. This rule applies whether or not the death occurred before the participant's required beginning date. If the surviving spouse is the sole designated beneficiary and the participant died before the year in which he or she attained age 70 1/2, distributions to the spouse need not begin until the year in which the participant would have attained age 70 1/2. If the designated beneficiary is an individual other than the spouse, the distribution period is based on the beneficiary's age (as of his or her birthday in the year following the year of the employee's death), reduced by one for each elapsed year since the year following the participant's death.

If the beneficiary is a minor, the child's natural parents serve as equal natural guardians. If the parent of the minor is filing a claim, attach a copy of the child's birth certificate or adoption papers. (If the parents are divorced, the parent having guardianship of the child's property is the parent who should file the claim.) If both parents are deceased and the minor's guardian is someone other than a parent, submit a copy of the court order that designated that person as guardian.

Non-Individual Beneficiary - If the participant dies on or after the required beginning date and the designated beneficiary is not an individual, required minimum distributions are based upon the participant's age (as of his or her birthday in the year of death), reduced by one for each elapsed year since the year of death. If the participant died before the required beginning date, the entire account must be distributed by the end of the fifth year following the year of the participant's death. A distribution is not required to be made before the fifth year following the participant's death. This rule may also be elected by an individual beneficiary.

If the beneficiary is the participant's estate, attach a copy of the Letters of Administration or Letters Testamentary. If an employer identification number (EIN) has been obtained from the Social Security Administration, furnish that number with the claim; otherwise, furnish the participant's Social Security number. If no personal representative has been appointed because the participant's estate was qualified as a small estate, Claimant must furnish a copy of the Small Estate Affidavit filed with the clerk of the court.

Minor Beneficiaries - Payments can be made to a guardian of a minor's estate or a conservator who has been appointed as such for the minor by judicial order. A copy of the court order must be submitted to the Plan Administrator and forwarded to us with this completed form and decedent's death certificate. If a guardian for a minor's estate or conservator has not been appointed by an appropriate court, only certain states allow the funds to be transferred to a custodian for the minor who is an adult member of the minor's family under the Uniform Transfers to Minors Act. In general, transfers under this law may not be made if a state has not adopted it, or the proceeds exceed a certain dollar amount. Payments cannot be made to a person solely because he/she is the parent of the minor or has custody of the minor unless a state law in the minor's state of residence specifically authorizes such payment, or a proper court order authorizing payment has been obtained, or the Plan Administrator's Plan Document allows for such payment. If the SunTrust Service Center is unable to make a payment because a guardian for the minor's estate or conservator has not been appointed by judicial order, or a state law where the minor resides or the Plan Administrator's Plan Document does not authorize payment to a custodian or other person, the proceeds must remain in the account until the minor reaches the age of majority. However, the rules specified above still apply and beneficiaries should obtain and submit appropriate documentation to the Plan Administrator for forwarding to us on a timely basis to avoid IRS penalty taxes. Contact your attorney for advice in obtaining appropriate documentation to claim the benefits.

Estate Beneficiaries - Payments can be made to a personal representative appointed by an appropriate judicial order. Personal representatives must provide an employer tax identification number (EIN) for the decedent's estate. An EIN is obtained by filing form SS-4 with the Social Security Administration. If a personal representative has not been appointed by an appropriate court because the value of the estate is small, only certain states allow the successors of the decedent to submit an affidavit or a summary proceeding court order to the holder of the property, thus allowing them to receive payment. In such cases, only one affidavit containing the notarized signatures of all successors or the summary proceeding court order should be submitted to the Plan Administrator and forwarded to the SunTrust Service Center. Some states allow only summary proceedings for small estates whereby the successors must apply for a court order authorizing distribution of funds to them. If appropriate documentation is not submitted, the SunTrust Service Center may be unable to make payment. However, the rules specified above still apply and beneficiaries should obtain and submit appropriate documentation to the Plan Administrator and forward to the SunTrust Service Center on a timely basis to avoid IRS penalty taxes. Contact your attorney for advice in obtaining appropriate documentation to claim the benefits.

The SunTrust Service Center is required to comply with the regulations and requirements of the Office of Foreign Assets Control, Department of the Treasury ("OFAC"). As a result, the SunTrust Service Center cannot conduct business with persons in a blocked country or any person designated by OFAC as a specially designated national or blocked person. For more information, please access the OFAC Web site at: http://www.ustreas.gov/offices/eotffc/ofac.

The Form - The Form is divided into several sections, with each section requiring Claimant to provide information or make an election regarding Claimant's distribution.

The sections on the Form are:

- Decedent Information
- Claimant Information
- Minor's Representative Information
- Tax Identification Number
- Type of Claim
- Direct Rollover
- Claim Delivery
- Federal and State Income Tax Withholding
- Required Signatures

Note: If there is more than one account or plan number, Claimant must complete a separate Form for each account or plan number.

Incomplete or Inaccurate Information - In the event that any section of the Form is incomplete or inaccurate, the SunTrust Service Center may not be able to process the claim requested on the Form. Claimant may be required to complete a new Form or provide additional or proper information before his or her claim will be processed.

Changes to Claimant's Request - If Claimant makes a change to the Form as Claimant is completing it, Claimant must cross out any previously elected choice(s) and initial all changes. If Claimant does not initial all changes, the Form may be returned to Claimant for verification.

The Form

Note: Please use blue or black ink when completing the Form.

Decedent Information

Last Name, First Name, MI - The decedent's full name is required in order to properly identify the account.

City, State, and Country of Legal Domicile at Time of Death - This information is required in order for the claim to be properly filed and tax reported.

Social Security Number - The decedent's Social Security number is required to properly identify the account and report withholding information to the Internal Revenue Service.

Account Extension - The account extension identifies funds that were transferred to you through a divorce or death. If an account extension has been issued, but this field is blank, the SunTrust Service Center will return the form.

Date of Birth - The decedent's date of birth is required to properly process the claim.

Date of Death - The decedent's date of death is required to properly process the claim.

Claimant Information

Last Name, First Name, MI - The full name of the Claimant is required in order to properly process the claim.

Address - Number & Street
City, State, Zip Code - This information is required in order to properly process the claim.

Home Phone, Work Phone - This information will allow the SunTrust Service Center to contact Claimant if necessary regarding the claim.

Specify Claimant's Relationship to the Decedent - Claimant's relationship to the decedent is required in order to properly process the claim. (i.e., spouse, child, sister, brother, mother, father, friend, personal representative of estate, guardian or conservator of minor beneficiary's estate, trustee of trust beneficiary, custodian of minor beneficiary under Uniform Transfer to Minor's Act*, successor under small estate affidavit*, etc.)

*not applicable in all states

Transfer to Spousal Claimant - If the Claimant is the participant's spouse, indicate whether the account has already been transferred to Claimant.

Is Claimant a U.S. Citizen or Resident Alien? - Claimant's citizenship status is required to properly tax report the distribution. See additional information in the Federal and State Income Tax Withholding section of the Death Benefit Claim Guide.

Date of Birth - Claimant's date of birth is required to properly process the claim.

Is Claimant a Minor? - If the answer to this question is yes, complete the next section on the Form regarding the minor's representative information.

Minor's Representative Information

This section must be completed if Claimant is a minor. All correspondence and claims will be addressed to the minor's representative for the benefit of Claimant.

Payments may be made to a guardian of a minor's estate or a conservator who has been appointed as such for the minor by final judicial order. A copy of the court order must be submitted to the Plan Administrator and forwarded to the SunTrust Service Center with the completed Form.

Under the Uniform Transfers to Minors Act, if guardian or conservator has not been appointed by an appropriate court, certain states allow funds to be transferred to a custodian for the minor who is an adult member of the minor's family. In general, transfers under this law may not be made if a state has not adopted it, or the proceeds exceed a specified dollar amount under the state's statutory law. Payments cannot be made to a person solely because he/she is the parent of the minor or has custody of the minor unless a state law in the minor's state of residence specifically authorizes such payment, a proper court order authorizing payment has been obtained, or the Plan Document allows for such payment.

It is Claimant's responsibility to determine whether and to what extent the Uniform Transfers to Minors Act has been adopted in his or her state of residence.

If the SunTrust Service Center is unable to make payment because a guardian or conservator has not been appointed by final judicial order, or a state law where the minor resides or the Plan Document does not authorize payment to a custodian or other person, the proceeds must remain in the decedent's account until the minor reaches the age of majority.

Tax Identification Number

Provide a complete and correct taxpayer identification number ("TIN") for Claimant on the Form and on the Form W-9. If Claimant is an individual, provide the individual's Social Security number. If Claimant is a trust or estate, generally a taxpayer identification number must be provided. In cases of a trust Claimant, a Social Security number may be appropriate if the grantor is living and is also the trustee. See the Form W-9 for more information.

Payments may be made to a personal representative appointed by an appropriate final judicial order. Personal representatives must provide a TIN for the decedent's estate. If a personal representative has not been appointed by an appropriate court because the value of the estate is small, certain states will allow certain successors of the decedent to submit a small estate affidavit allowing them to receive payment. In such cases, only one affidavit containing the notarized signatures of all successors should be submitted to the SunTrust Service Center. If appropriate documentation is not submitted, the SunTrust Service Center may be unable to make payment. Claimants should obtain and submit appropriate documentation to the SunTrust Service Center on a timely basis to avoid penalties and taxes.

Type of Claim

It is Claimant's responsibility to ensure that the distribution method and effective date selected meet the requirements of the Internal Revenue Code and applicable federal Treasury regulations.

Leave Funds in the Account - If Claimant is the decedent's surviving spouse and sole beneficiary and the decedent died prior to reaching age 70 1/2, Claimant can elect to leave the funds in the Plan until distributions are required to begin. Distributions must begin from the account by the later of (a) December 31 of the calendar year in which the decedent would have attained age 70 1/2 or (b) December 31 of the calendar year following the calendar year of the decedent's death. Distributions must be made over a period not exceeding Claimant's life or life expectancy.

If the decedent died after reaching age 70 1/2, neither spousal nor non-spousal Claimants may leave funds in the account. By selecting this type of claim, Claimant understands that a recordkeeping account will be set up under Claimant's name. For spousal Claimants, all existing monies will remain in the same investment option(s) in effect on the date of the decedent's death. Claimant will have the option of transferring the monies to other investment options by calling PlanLine® or by accessing PlanLink®. However, some investment options may not be available for transfer. Claimant may not make any additional deposits to this account.

Claimant must also complete a Beneficiary Designation Form. Claimant may obtain this form by contacting the current Plan Administrator.

If Claimant is a non-spouse individual, the account will remain in the decedent's name until such time as Claimant initiates a distribution from the account.

Full Distribution of Claimant's Share - Check this box if Claimant wants a full distribution of his or her share of the account. The full vested value of each contribution source will be distributed based on the instructions on the Form. The SunTrust Service Center will liquidate the funds from all investment option(s) with a balance that are eligible for payment under the terms of the Plan.

Periodic Payment of Claimant's Share - Check this box if Claimant wants to elect payment in the form of periodic or installment payments. Claimant must also choose from the periodic payment options and select a payment start date. The payment start date is the date the funds will be distributed from the account. Claimant can choose any day of the month with the exception of the 29th, 30th or 31st. Claimant must also select the frequency of payment - monthly, quarterly, semi-annually or annually. Allow approximately 5 - 10 business days from the payment start date to receive the distribution. It is solely the responsibility of Claimant to ensure that the payment option as elected meets the required minimum distribution requirements, if applicable.

The Periodic Payment Options are as Follows:

1. Payment of an Amount Certain - Designate the dollar amount Claimant wishes to receive on a regular installment basis (monthly, quarterly, semi-annually or annually). The payments will continue until the account balance is zero. The number of payments Claimant receives will vary depending on the performance of the underlying investment options.

2. Payment for a Period Certain (Years) - Claimant will receive payments on a regular installment basis (monthly, quarterly, semi-annually or annually). Payment amounts will depend on the length of time in years during which Claimant elected to receive payments, the periodic basis that Claimant chooses, and the performance of the underlying investment options.

   The payment amount will be calculated by dividing the current account balance by the number of remaining payments. For example, if the payout is to be monthly for 4 years, the initial payout amount will be equal to 1/48 of the account balance. The second payment will be 1/47 of the account balance, the third will be 1/46, and so on.

   The payment is recalculated each time a payment is distributed; therefore, the amount of each payment typically differs. The payment amount will vary depending on the performance of the underlying investment options. The balance will be zero by the end of the term selected.

3. Required Payment Based Upon Claimant's Life Expectancy – This payment option is available to individual Claimants only. Claimant will receive payments as required under the federal required minimum distribution requirements calculated based upon Claimant's life expectancy.

Direct Rollover to an Eligible Plan or IRA - This option is only available to spousal Claimants and Claimant must determine whether the plan or IRA accepts eligible rollover distributions.

Beginning in the year that the decedent would have attained age 70 1/2, spousal Claimant may not roll over that portion of a distribution equal to the decedent's required minimum distribution amount. In the event that the participant had not received but was required to receive his or her required minimum distribution prior to his or her death, the required minimum distribution will be paid out before the rollover will be processed. If Claimant elects a distribution in the form of an annuity, as of January 1 of the calendar year in which the decedent would have attained age 70 1/2, the IRS will treat the entire portion of each and every annuity payment as a required minimum distribution. Therefore, the entire amount of each annuity payment is not eligible for rollover.

If Claimant is requesting a direct rollover, an eligible rollover distribution is paid from the Plan directly to the eligible Code section 401(a), 401(k), 403(b) or governmental 457(b) plan or to a Traditional IRA.

If Claimant chooses this type of claim, a Form 1099-R will be issued for reporting purposes; however, no federal income tax will be automatically withheld from amounts directly rolled over.

After-tax contributions in a 401(a)/(k) plan may be rolled into another 401(a)/(k) plan or IRA. After-tax contributions in a 401(a)/(k) plan, however, may not be rolled over to a governmental 457(b) or 403(b) plan. If the decedent had after-tax contributions in the account and Claimant elects a direct rollover to a governmental 457(b) or 403(b) plan, the cost basis of the after-tax contribution will be distributed to Claimant and the investment earnings on the after-tax contributions will be included in the rollover amount.

Claim Delivery

The delivery of the claim may depend on the type of claim selected on the Form. Certain delivery options are not available on all types of claims. Below is a description of each delivery option.

Check - Claimant can receive the claim by check regardless of the distribution method selected on the Form.

Alternate Mailing Address - Check this box if the Claimant wants the check to be sent to an address other than the address provided on the first page of the Form. You may not designate a financial institution as an alternate mailing address.

Express Delivery - Express delivery is available for full distributions only. The amount of the claim check will be reduced by $25.00 for this service. Express delivery is available for Monday through Friday delivery only and is not available to P.O. boxes. Delivery is not guaranteed to all areas.

Automated Clearing House (ACH) - Claimant can only select ACH if Claimant selected a periodic payment. Check this box and complete this section if the Claimant wants the periodic payments to be electronically deposited into his or her checking or savings account. Claimant may not designate a business account or an IRA. Complete the financial institution name, account number, ABA routing number, financial institution mailing address, city, state and zip code, and attach a voided check or a copy of a voided check to the Form where indicated.

ACH is a form of electronic funds transfer by which the SunTrust Service Center can transfer Claimant's payments directly to Claimant's financial institution. Allow at least 15 days from the date the SunTrust Service Center receives Claimant's properly completed Form to begin using ACH for Claimant's payments. Upon receipt of a properly completed Form, the SunTrust Service Center will notify the financial institution of the ACH request with the account information provided. The pre-notification process takes approximately 10 days. During the pre-notification process, the financial institution will confirm with the SunTrust Service Center that the account and routing information submitted is correct and that it will accept the ACH transfer. After this confirmation is received, the payments will be transferred to Claimant's financial institution within 2 days of the first payment date. If the payments are withdrawn from investments that are subject to time delays upon withdrawal, the deposit to Claimant's financial institution may be delayed accordingly. In the event of a change to the periodic payments, the electronic funds transfer may be subject to a delay, and a check will be sent to Claimant's last known address on file with the SunTrust Service Center.

If Claimant's financial institution rejects the pre-notification, Claimant will be notified and checks will be mailed to Claimant until Claimant submits an Electronic Funds Transfer (ACH) form. As a result, it is important that Claimant continue to notify the SunTrust Service Center in writing of any changes to Claimant's mailing address.

By choosing an ACH credit to Claimant's financial institution account, Claimant is authorizing the SunTrust Service Center to initiate credit entries and, if necessary, debit entries and adjustments for any credit entries in error to his or her checking or savings account. Claimant is also authorizing their financial institution, in the form of an electronic funds transfer, to credit and/or debit the same to such account. The SunTrust Service Center will make payments in accordance with the directions Claimant has specified on the Form until such time that Claimant notifies the SunTrust Service Center in writing that he or she wishes to cancel the ACH agreement. Claimant must provide notice of cancellation at least 30 days prior to a payment date for the cancellation to be effective with respect to all of his or her subsequent payments.

The SunTrust Service Center reserves the right to terminate the ACH transfers for any reason and will notify Claimant in the event of such termination by sending notice to Claimant's last known address on file with the SunTrust Service Center.

It is Claimant's obligation to notify the SunTrust Service Center of any address or other changes affecting his or her electronic fund transfers during Claimant's lifetime. Claimant is solely responsible for any consequences and/or liabilities that may arise out of his or her failure to provide such notification.

By selecting an ACH method of delivery, Claimant acknowledges that the SunTrust Service Center is not liable for payments made by the SunTrust Service Center in accordance with a properly completed Form. By selecting this method of distribution delivery, Claimant is authorizing and directing his or her financial institution not to hold any overpayments made by the SunTrust Service Center on his or her behalf, or on behalf of Claimant's estate or any current or future joint accountholder, if applicable.

Federal and State Income Tax Withholding

Federal Income Tax - Direct rollovers are available for spousal Claimants only. No federal income tax will be withheld from direct rollovers. Twenty percent (20%) mandatory federal income tax withholding will apply to all distributions to spousal Claimants that are eligible for rollover, but are not rolled over.

For distributions not eligible for rollover, the distribution is subject to federal income tax withholding unless Claimant elects not to have withholding apply. If Claimant elects not to have federal income tax withholding apply to his or her claim or if he or she does not have enough federal income tax withheld from the claim, Claimant may be responsible for payment of estimated tax. Claimant may incur penalties under the estimated tax rules if his or her withholding and estimated tax payments are not sufficient. Check the appropriate box on the Form.

For non-spousal Claimants, federal income tax will be withheld at the rate of 10%, unless the SunTrust Service Center is directed otherwise. Check the appropriate box on the Form.

If Claimant is electing a periodic payment for a period certain of 10 years or longer or for his/her life expectancy, he/she may complete and attach IRS Form W-4P.

State Income Tax - For all Claimants, if Claimant lives in a state that mandates state income tax withholding, it will be withheld. If Claimant wishes to have additional state income tax withheld in addition to the mandatory amount, or if Claimant lives in a state that does not mandate state income tax withholding, Claimant may elect to have an additional amount withheld. Check the appropriate box on the Form.

Income Tax Withholding Applicable to Payments Delivered Outside the U.S.

If Claimant is a U.S. citizen or resident alien and Claimant's payment is to be delivered outside the U.S. or its possessions, Claimant may not elect out of federal income tax withholding.

If Claimant is a non-resident alien, Claimant must attach IRS Form W-8BEN. In general, the withholding rate applicable to the claim is 30% unless a reduced rate applies because Claimant's country of residence has entered into a tax treaty with the U.S. and the treaty provides for a reduced withholding rate or an exemption from withholding. To obtain the IRS Form W-8BEN, call 1-800-TAX-FORM.

Contact your tax professional for more information.

Required Signatures

Claimant must sign the Form. Read the disclosure on the Form in this section before signing. By signing the Form, Claimant attests to receiving, reading, understanding and agreeing to all provisions of the Form, the Guide and the Special Tax Notice. If Claimant is providing a certified death certificate, a copy will be accepted provided the seal is visible.

The authorized Plan Administrator signature is also required. The claim will not be processed without the Plan Administrator signature.

Submitting the Form

Once Claimant has completed the Form, forward it to the current Plan Administrator.

Important Note

Although every effort is made to keep the information in this Guide current, it is subject to change without notice. Federal, state, and local tax laws may be revised, and new plan provisions may be adopted by the Plan. For the most up to date version of this Guide, please call PlanLine® at 1-888-816-4015.

SPECIAL TAX NOTICE
REGARDING PLAN PAYMENTS FROM SECTION 401(a) PLANS

This notice explains how you can continue to defer federal income tax on your retirement savings in your Plan and contains important information you will need before you decide how to receive your Plan benefits.

This notice is provided to you by your Plan Administrator because all or part of the payment that you will soon receive from the Plan may be eligible for rollover by you or your Plan Administrator to a traditional IRA or an eligible employer plan. A rollover is a payment by you or the Plan Administrator of all or part of your benefit to another plan or IRA that allows you to continue to postpone taxation of that benefit until it is paid to you. Your payment cannot be rolled over to a Roth IRA, a SIMPLE IRA, or a Coverdell Education Savings Account (formerly known as an education IRA). An "eligible employer plan" includes a plan qualified under section 401(a) of the Internal Revenue Code, including a 401(k) plan, profit-sharing plan, defined benefit plan, stock bonus plan, and money purchase plan; a section 403(a) annuity plan; a section 403(b) tax-sheltered annuity; and an eligible section 457(b) plan maintained by a governmental employer (governmental 457(b) plan).

An eligible employer plan is not legally required to accept a rollover. Before you decide to roll over your payment to another employer plan, you should find out whether the plan accepts rollovers and, if so, the types of distributions it accepts as a rollover. You should also find out about any documents that are required to be completed before the receiving plan will accept a rollover. Even if a plan accepts rollovers, it might not accept rollovers of certain types of distributions, such as after-tax amounts. If this is the case, and your distribution includes after-tax amounts, you may wish instead to roll your distribution over to a traditional IRA or split your rollover amount between the employer plan in which you will participate and a traditional IRA. If an employer plan accepts your rollover, the plan may restrict subsequent distributions of the rollover amount or may require your spouse's consent for any subsequent distribution. A subsequent distribution from the plan that accepts your rollover may also be subject to different tax treatment than distributions from this Plan. Check with the administrator of the plan that is to receive your rollover prior to making the rollover.

If you have additional questions after reading this notice, you can contact your Plan Administrator.

SUMMARY

There are two ways you may be able to receive a Plan payment that is eligible for rollover:

(1) Certain payments can be made directly to a traditional IRA that you establish or to an eligible employer plan that will accept it and hold it for your benefit ("DIRECT ROLLOVER"); or

(2) The payment can be PAID TO YOU.

If you choose a DIRECT ROLLOVER:

- Your payment will not be taxed in the current year and no income tax will be withheld.
- You choose whether your payment will be made directly to your traditional IRA or to an eligible employer plan that accepts your rollover. Your payment cannot be rolled over to a Roth IRA, a SIMPLE IRA, or a Coverdell Education Savings Account because these are not traditional IRAs.
- The taxable portion of your payment will be taxed later when you take it out of the traditional IRA or the eligible employer plan. Depending on the type of plan, the later distribution may be subject to different tax treatment than it would be if you received a taxable distribution from this Plan.

If you choose to have a Plan payment that is eligible for rollover PAID TO YOU:

- You will receive only 80% of the taxable amount of the payment, because the Plan Administrator is required to withhold 20% of that amount and send it to the IRS as income tax withholding to be credited against your taxes.
- The taxable amount of your payment will be taxed in the current year unless you roll it over. Under limited circumstances, you may be able to use special tax rules that could reduce the tax you owe. However, if you receive the payment before age 59 1/2, you may have to pay an additional 10% tax.
- You can roll over all or part of the payment by paying it to your traditional IRA or to an eligible employer plan that accepts your rollover within 60 days after you receive the payment. The amount rolled over will not be taxed until you take it out of the traditional IRA or the eligible employer plan.
- If you want to roll over 100% of the payment to a traditional IRA or an eligible employer plan, you must find other money to replace the 20% of the taxable portion that was withheld. If you roll over only the 80% that you received, you will be taxed on the 20% that was withheld and that is not rolled over.

Your Right to Waive the 30-Day Notice Period.

Generally, neither a direct rollover nor a payment can be made from the plan until at least 30 days after your receipt of this notice. Thus, after receiving this notice, you have at least 30 days to consider whether or not to have your withdrawal directly rolled over. If you do not wish to wait until this 30-day notice period ends before your election is processed, you may waive the notice period by making an affirmative election indicating whether or not you wish to make a direct rollover. Your withdrawal will then be processed in accordance with your election as soon as practical after it is received by your Plan Administrator.

MORE INFORMATION

I. PAYMENTS THAT CAN AND CANNOT BE ROLLED OVER

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IV. SURVIVING SPOUSES, ALTERNATE PAYEES, AND OTHER BENEFICIARIES

I. PAYMENTS THAT CAN AND CANNOT BE ROLLED OVER

Payments from the Plan may be "eligible rollover distributions." This means that they can be rolled over to a traditional IRA or to an eligible employer plan that accepts rollovers. Payments from a plan cannot be rolled over to a Roth IRA, a SIMPLE IRA, or a Coverdell Education Savings Account. Your Plan Administrator should be able to tell you what portion of your payment is an eligible rollover distribution.

After-tax Contributions. If you made after-tax contributions to the Plan, these contributions may be rolled into either a traditional IRA or to certain employer plans that accept rollovers of the after-tax contributions. The following rules apply:

a. Rollover into a Traditional IRA. You can roll over your after-tax contributions to a traditional IRA either directly or indirectly. Your Plan Administrator should be able to tell you how much of your payment is the taxable portion and how much is the after-tax portion. If you roll over after-tax contributions to a traditional IRA, it is your responsibility to keep track of, and report on the applicable forms, the amount of these after-tax contributions. This will enable the nontaxable amount of any future distributions from the traditional IRA to be determined. Once you roll over your after-tax contributions to a traditional IRA, those amounts CANNOT later be rolled over to an employer plan.

b. Rollover into an Employer Plan. You can roll over after-tax contributions from an employer plan that is qualified under Code section 401(a) or a section 403(a) annuity plan to another such plan using a direct rollover if the other plan provides separate accounting for amounts rolled over, including separate accounting for the after-tax employee contributions and earnings on those contributions. You can also roll over after-tax contributions from a section 403(b) tax-sheltered annuity to another section 403(b) tax-shelterd annuity using a direct rollover if the other tax-sheltered annuity provides separate accounting for amounts rolled over, including separate accounting for the after-tax employee contributions and earnings on those contributions. You CANNOT roll over after-tax contributions to a governmental 457(b) plan. If you want to roll over your after-tax contributions to an employer plan that accepts these rollovers, you cannot have the after-tax contributions paid to you first. You must instruct the Plan Administrator of this Plan to make a direct rollover on your behalf. Also, you cannot first roll over after-tax contributions to a traditional IRA and then roll over that amount into an employer plan.

The following types of payments cannot be rolled over:

Payments Spread over Long Periods. You cannot roll over a payment if it is part of a series of equal (or almost equal) payments that are made at least once a year and that will last for:

- your lifetime (or a period measured by your life expectancy), or
- your lifetime and your beneficiary's lifetime (or a period measured by your joint life expectancies), or
- a period of 10 years or more.

Required Minimum Payments. Beginning when you reach age 70 1/2 or retire, whichever is later, a certain portion of your payment cannot be rolled over because it is a "required minimum payment" that must be paid to you. Special rules apply if you own more than 5% of your employer.

Hardship Distributions. A hardship distribution cannot be rolled over.

ESOP Dividends. Cash dividends paid to you on employer stock held in an employee stock ownership plan cannot be rolled over.

Corrective Distributions. A distribution that is made to correct a failed nondiscrimination test or because legal limits on certain contributions were exceeded cannot be rolled over.

II. DIRECT ROLLOVER

A DIRECT ROLLOVER is a direct payment of the amount of your Plan benefits to a traditional IRA or an eligible employer plan that will accept it. You can choose a DIRECT ROLLOVER of all or any portion of your payment that is an eligible rollover distribution, as described in Part I above. You are not taxed on any taxable portion of your payment for which you choose a DIRECT ROLLOVER until you later take it out of the traditional IRA or eligible employer plan. In addition, no income tax withholding is required for any taxable portion of your Plan benefits for which you choose a DIRECT ROLLOVER. This Plan might not let you choose a DIRECT ROLLOVER if your distributions for the year are less than $200.00.

DIRECT ROLLOVER to a Traditional IRA. You can open a traditional IRA to receive the direct rollover. If you choose to have your payment made directly to a traditional IRA, contact an IRA sponsor (usually a financial institution) to find out how to have your payment made in a direct rollover to a traditional IRA at that institution. If you are unsure of how to invest your money, you can temporarily establish a traditional IRA to receive the payment. However, in choosing a traditional IRA, you may wish to make sure that the traditional IRA you choose will allow you to move all or a part of your payment to another traditional IRA at a later date, without penalties or other limitations. See IRS Publication 590, Individual Retirement Arrangements, for more information on traditional IRAs (including limits on how often you can roll over between IRAs).

DIRECT ROLLOVER to a Plan. If you are employed by a new employer that has an eligible employer plan, and you want a direct rollover to that plan, ask the Plan Administrator of that plan whether it will accept your rollover. An eligible employer plan is not legally required to accept a rollover. Even if your new employer's plan does not accept a rollover, you can choose a DIRECT ROLLOVER to a traditional IRA. If the employer plan accepts your rollover, the plan may provide restrictions on the circumstances under which you may later receive a distribution of the rollover amount or may require spousal consent to any subsequent distribution. Check with the Plan Administrator of that plan before making your decision.

DIRECT ROLLOVER of a Series of Payments. If you receive a payment that can be rolled over to a traditional IRA or an eligible employer plan that will accept it, and it is paid in a series of payments for less than 10 years, your choice to make or not make a DIRECT ROLLOVER for a payment will apply to all later payments in the series until you change your election. You are free to change your election for any later payment in the series.

Change in Tax Treatment Resulting from a DIRECT ROLLOVER. The tax treatment of any payment from the eligible employer plan or traditional IRA receiving your DIRECT ROLLOVER might be different than if you received your benefit in a taxable distribution directly from the Plan. For example, if you were born before January 1, 1936, you might be entitled to ten-year averaging or capital gain treatment, as explained below. However, if you have your benefit rolled over to a section 403(b) tax-sheltered annuity, a governmental 457(b) plan, or a traditional IRA in a DIRECT ROLLOVER, your benefit will no longer be eligible for that special treatment. See the sections below entitled "Additional 10% Tax if You Are under Age 59 1/2" and "Special Tax Treatment if You Were Born before January 1, 1936."

III. PAYMENT PAID TO YOU

If your payment can be rolled over (see Part I above) and the payment is made to you in cash, it is subject to 20% federal income tax withholding on the taxable portion (state tax withholding may also apply). The payment is taxed in the year you receive it unless, within 60 days, you roll it over to a traditional IRA or an eligible employer plan that accepts rollovers. If you do not roll it over, special tax rules may apply.

Income Tax Withholding:

Mandatory Withholding. If any portion of your payment can be rolled over under Part I above and you do not elect to make a DIRECT ROLLOVER, the Plan is required by law to withhold 20% of the taxable amount. This amount is sent to the IRS as federal income tax withholding. For example, if you can roll over a taxable payment of $10,000.00, only $8,000.00 will be paid to you because the Plan must withhold $2,000.00 as income tax. However, when you prepare your income tax return for the year, unless you make a rollover within 60 days (see "Sixty-Day Rollover Option" below), you must report the full $10,000.00 as a taxable payment from the Plan. You must report the $2,000.00 as tax withheld, and it will be credited against any income tax you owe for the year. There will be no income tax withholding if your payments for the year are less than $200.00.

Voluntary Withholding. If any portion of your payment is taxable but cannot be rolled over under Part I above, the mandatory withholding rules described above do not apply. In this case, you may elect not to have withholding apply to that portion. If you do nothing, an amount will be taken out of this portion of your payment for federal income tax withholding. To elect out of withholding, ask the Plan Administrator for the election form and related information.

Sixty-Day Rollover Option. If you receive a payment that can be rolled over under Part I above, you can still decide to roll over all or part of it to a traditional IRA or to an eligible employer plan that accepts rollovers. If you decide to roll over, you must contribute the amount of the payment you received to a traditional IRA or eligible employer plan within 60 days after you receive the payment. The portion of your payment that is rolled over will not be taxed until you take it out of the traditional IRA or the eligible employer plan.

You can roll over up to 100% of your payment that can be rolled over under Part I above, including an amount equal to the 20% of the taxable portion that was withheld. If you choose to roll over 100%, you must find other money within the 60-day period to contribute to the traditional IRA or the eligible employer plan, to replace the 20% that was withheld. On the other hand, if you roll over only the 80% of the taxable portion that you received, you will be taxed on the 20% that was withheld.

> Example: The taxable portion of your payment that can be rolled over under Part I above is $10,000.00, and you choose to have it paid to you. You will receive $8,000.00, and $2,000.00 will be sent to the IRS as income tax withholding. Within 60 days after receiving the $8,000.00, you may roll over the entire $10,000.00 to a traditional IRA or an eligible employer plan. To do this, you roll over the $8,000.00 you received from the Plan, and you will have to find $2,000.00 from other sources (your savings, a loan, etc.). In this case, the entire $10,000.00 is not taxed until you take it out of the traditional IRA or an eligible employer plan. If you roll over the entire $10,000.00, when you file your income tax return you may get a refund of part or all of the $2,000.00 withheld.
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> If, on the other hand, you roll over only $8,000.00, the $2,000.00 you did not roll over is taxed in the year it was withheld. When you file your income tax return, you may get a refund of part of the $2,000.00 withheld. (However, any refund is likely to be larger if you roll over the entire $10,000.00.)

Additional 10% Tax If You Are under Age 59 1/2. If you receive a payment before you reach age 59 1/2 and you do not roll it over, then, in addition to the regular income tax, you may have to pay an extra tax equal to 10% of the taxable portion of the payment. The additional 10% tax generally does not apply to (1) payments that are paid after you separate from service with your employer during or after the year you reach age 55, (2) payments that are paid because you retire due to disability, (3) payments that are paid as equal (or almost equal) payments over your life or life expectancy (or your and your beneficiary's lives or life expectancies), (4) dividends paid with respect to stock by an employee stock ownership plan (ESOP) as described in Code section 404(k), (5) payments that are paid directly to the government to satisfy a federal tax levy, (6) payments that are paid to an alternate payee under a qualified domestic relations order, or (7) payments that do not exceed the amount of your deductible medical expenses. See IRS Form 5329 for more information on the additional 10% tax.

The additional 10% tax will not apply to distributions from a governmental 457(b) plan, except to the extent the distribution is attributable to an amount you rolled over to that plan (adjusted for investment returns) from another type of eligible employer plan or IRA. Any amount rolled over from a governmental 457(b) plan to another type of eligible employer plan or to a traditional IRA will become subject to the additional 10% tax if it is distributed to you before you reach age 59 1/2 unless one of the exceptions applies.

Special Tax Treatment If You Were Born before January 1, 1936. If you receive a payment from a plan qualified under section 401(a) or a section 403(a) annuity plan that can be rolled over under Part I and you do not roll it over to a traditional IRA or an eligible employer plan, the payment will be taxed in the year you receive it. However, if the payment qualifies as a "lump sum distribution," it may be eligible for special tax treatment. A lump sum distribution is a payment, within one year, of your entire balance under the Plan (and certain other similar plans of the employer) that is payable to you after you have reached age 59 1/2 or because you have separated from service with your employer (or, in the case of a self-employed individual, after you have reached age 59 1/2 or have become disabled). For a payment to be treated as a lump sum distribution, you must have been a participant in the plan for at least five years before the year in which you received the distribution. The special tax treatment for lump sum distributions that may be available to you is described below.

Ten-Year Averaging. If you receive a lump sum distribution and you were born before January 1, 1936, you can make a one-time election to figure the tax on the payment by using "10-year averaging" (using 1986 tax rates). Ten-year averaging often reduces the tax you owe.

Capital Gain Treatment. If you receive a lump sum distribution and you were born before January 1, 1936, and you were a participant in the Plan before 1974, you may elect to have the part of your payment that is attributable to your pre-1974 participation in the Plan taxed as long-term capital gain at a rate of 20%.

There are other limits on the special tax treatment for lump sum distributions. For example, you can generally elect this special tax treatment only once in your lifetime, and the election applies to all lump sum distributions that you receive in that same year. You may not elect this special tax treatment if you rolled amounts into this Plan from a 403(b) tax-sheltered annuity contract, a governmental 457(b) plan, or from an IRA not originally attributable to a qualified employer plan. If you have previously rolled over a distribution from this Plan (or certain other similar plans of the employer), you cannot use this special averaging treatment for later payments from the Plan. If you roll over your payment to a traditional IRA, governmental 457(b) plan, or 403(b) tax-sheltered annuity, you will not be able to use special tax treatment for later payments from that IRA, plan, or annuity. Also, if you roll over only a portion of your payment to a traditional IRA, governmental 457(b) plan, or 403(b) tax-sheltered annuity, this special tax treatment is not available for the rest of the payment. See IRS Form 4972 for additional information on lump sum distributions and how you elect the special tax treatment.

IV. SURVIVING SPOUSES, ALTERNATE PAYEES, AND OTHER BENEFICIARIES

In general, the rules summarized above that apply to payments to employees also apply to payments to surviving spouses of employees and to spouses or former spouses who are "alternate payees." You are an alternate payee if your interest in the Plan results from a "qualified domestic relations order," which is an order issued by a court, usually in connection with a divorce or legal separation.

If you are a surviving spouse or an alternate payee, you may choose to have a payment that can be rolled over, as described in Part I above, paid in a DIRECT ROLLOVER to a traditional IRA or to an eligible employer plan or paid to you. If you have the payment paid to you, you can keep it or roll it over yourself to a traditional IRA or to an eligible employer plan. Thus, you have the same choices as the employee.

If you are a beneficiary other than a surviving spouse or an alternate payee, you cannot choose a direct rollover, and you cannot roll over the payment yourself.

If you are a surviving spouse, an alternate payee, or another beneficiary, your payment is generally not subject to the additional 10% tax described in Part III above, even if you are younger than age 59 1/2.

If you are a surviving spouse, an alternate payee, or another beneficiary, you may be able to use the special tax treatment for lump sum distributions and the special rule for payments as described in Part III above. If you receive a payment because of the employee's death, you may be able to treat the payment as a lump sum distribution if the employee met the appropriate age requirements, whether or not the employee had 5 years of participation in the Plan.

HOW TO OBTAIN ADDITIONAL INFORMATION

This notice summarizes only the federal (not state or local) tax rules that might apply to your payment. The rules described above 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 specific information on the tax treatment of payments from qualified employer plans in IRS Publication 575, Pension and Annuity Income, and IRS Publication 590, Individual Retirement Arrangements. These publications are available from your local IRS office, on the IRS's Internet Web Site at www.irs.gov, or by calling 1-800-TAX-FORMS.