



TERMINATION DISTRIBUTION APPLICATION (for Landscape Defined Contribution Pension Plan Pre-Merger 401(a) Funds)

PART 1—INSTRUCTIONS

Complete all applicable sections and return pages 1-4 to the Defined Contribution Department at the address above.

Save Notices on pages 5—8 for your records.

YOU ARE ENCOURAGED TO CONSULT WITH A TAX EXPERT BEFORE MAKING YOUR ELECTION.

PART 2—PARTICIPANT INFORMATION

Participant Name

Participant Social Security Number (only last 4 digits required)

Street Address (the address to which payments to you and Form 1099-R should be sent)

Phone Number

Email Address

If this is a foreign address, additional forms are required. Contact the Southern California Pipe Trades Administrative Corporation.

CURRENT MARITAL STATUS: ☐ Single ☐ Married ☐ Divorced (date of divorce): _____

NOTE: If currently married but previously divorced, list all prior divorce dates here: _____
(If the divorce date was after Plan enrollment, attach a copy of your divorce settlement)

PART 3—PAYMENT OPTIONS—SELECT A, B, OR C

A ☐ DIRECT ROLLOVER

Choose one of the following options:

- ☐ Rollover to a Traditional Rollover IRA
- ☐ Rollover to a ROTH IRA (subject to current taxes—complete withholding elections in Parts 4 and 5)
- ☐ Rollover to a Qualified Employer Plan (subject to the plan accepting rollovers)

IRA OR QUALIFIED PLAN INFORMATION

Any part of my account in this Defined Contribution Fund eligible for rollover should be rolled over to my IRA or qualified employer plan, as indicated in this section.

NAME AND ACCOUNT # OF IRA OR NEW EMPLOYER PLAN: _____

Note: If you selected one of the rollover options above, the Plan will issue a check payable to the financial institution you list on your distribution form; however, the check will be mailed to your address of record. You will be responsible for forwarding the check to your financial institution for deposit. You must also attach a copy of the financial institution's rollover instructions.

B ☐ ISSUE CHECK DIRECTLY TO ME (Subject to tax withholding—complete Parts 4 and 5)

(A check will be made payable to you and mailed to your address of record unless the electronic payment option is completed in Part 6)

C ☐ **PARTIAL CASH PAYMENT WITH DIRECT ROLLOVER OF REMAINING ACCOUNT BALANCE**

(Cash portion is subject to tax withholding—complete this Part 3(C), Part 4, and Part 5.)

I want to withdraw a portion of my benefit in cash in the amount of \$_____.

(A check will be made payable to you and mailed to your address of record unless the electronic payment option is completed in Part 6)

ROLLOVER THE REMAINING ACCOUNT BALANCE AS INDICATED BELOW:

☐ **DIRECT ROLLOVER**

Choose one of the following options:

☐ **Rollover to a Traditional Rollover IRA**

☐ **Rollover to a ROTH IRA (Subject to current taxes—complete withholding elections in Parts 4 and 5)**

☐ **Rollover to a Qualified Employer Plan** (Subject to the plan accepting rollovers)

IRA OR QUALIFIED PLAN INFORMATION

Any part of my account in this Defined Contribution Fund which is eligible for rollover should be rolled over to my IRA or qualified employer plan, as I have indicated in this section.

NAME AND ACCOUNT # OF IRA OR NEW EMPLOYER PLAN: _____

Note: If you selected one of the rollover options above, the Plan will issue a check payable to the financial institution you list on your distribution form; however, the check will be mailed to your address of record. You are responsible for forwarding the check to your financial institution for deposit. You must also attach a copy of the financial institution's rollover instructions.

PART 4—FEDERAL TAX WITHHOLDING

A. Roth IRA Rollover. If you elected to roll over your balance to a Roth IRA in Part 3 above, federal withholding is not mandatory.

☐ I want _____% or \$_____ withheld for federal income tax.

☐ I do NOT want federal income tax withheld from my benefit payment.

B. Direct Payment to You. If you elected to have a check made payable to you in Part 3 above, any part of your distribution that is eligible for rollover is subject to mandatory 20% federal withholding.

☐ In addition to the mandatory 20% federal withholding, I want _____% or \$_____ withheld for federal income tax.

Please Note: If you elect federal income tax withholding on a rollover to a Roth IRA, you will receive a second 1099-R for the withholding amount. **ANY ROLLOVER OF YOUR PRE-MERGER LANDSCAPE DEFINED CONTRIBUTION PLAN ACCOUNT TO A ROTH-IRA WILL BE SUBJECT TO FULL INCOME TAXATION IN THE YEAR OF DISTRIBUTION.** If you are under age 59½, you may be subject to a 10% federal early distribution penalty and a state tax penalty where applicable (unless an exception applies). Please see the attached rollover notices and consult with your tax advisor to understand the tax implications for you.

PART 5—STATE TAX WITHHOLDING

STATE TAX WITHHOLDING: State tax will be withheld according to the rules and rates in effect at the time of your distribution. If you reside in a state that requires mandatory withholding, your election to not have taxes withheld will be disregarded, and your distribution will be subject to the minimum required withholding. If you elect State tax to be withheld, Federal tax must also be withheld.

CHECK ONLY ONE:

☐ I do ☐ I do NOT want to have state income tax withheld from my benefit payments. (Name of State: _____)

If you indicated "I do" above, please specify the state tax amount you want withheld. I want: _____% or \$_____ withheld for state tax.

PART 6—ELECTRONIC PAYMENT OPTION

THIS OPTION IS ONLY AVAILABLE IF YOU SELECTED OPTION B IN PART 3. NOTE: If you opted not to have state tax withheld from your benefit payment in Part 5 above, and you reside in any of the following states, the electronic payment option is not available: Arkansas, California, Delaware, District of Columbia, Iowa, Kansas, Maryland, Massachusetts, Michigan, Nebraska, Oklahoma, Virginia, Maine, North Carolina, Oregon, and Vermont.

☐ I elect to have my distribution deposited to my account via ACH electronic transfer. Send my distribution to my

☐ checking ☐ savings account at:

Financial Institution Name: _____
Address: _____
Phone Number: _____
ABA (Routing) Number: _____
Account Number: _____

You must attach a copy of your financial institution's ACH instructions or a voided check. If the transfer information provided is incorrect or incomplete, a check will be issued and mailed to you.

PART 7—WAIVER OF THIRTY-DAY NOTIFICATION AND WAITING PERIOD

The IRS requires a thirty-day waiting period following receipt of the tax notice. The purpose of this waiting period is to allow you sufficient time to review tax options before taking a distribution. Generally, neither a direct rollover nor a payment can be made from the Plan until at least 30 days after your receipt of the tax notice. Thus, after receiving the 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 by placing a checkmark in Box [A] below and signing the Distribution Consent in Part 8. Your distribution will then be processed per your election as soon as practical after it is received by the Plan Administrator.

I received the notices on (mm/dd/yy) _____, and

CHECK ONLY ONE:

- A. ☐ I understand the explanation of options and choose to waive the thirty-day waiting period.
B. ☐ I understand that the distribution will not be processed before thirty days have elapsed.

PART 8—PARTICIPANT'S DISTRIBUTION CONSENT

I have read and understand the notices on pages 5—8 below. In addition, I understand that it is my responsibility to obtain all necessary information from the IRA institution or new employer's qualified plan for a direct rollover. I certify that (i) this information is correct and (ii) the IRA or employer's qualified plan will accept a direct rollover. I acknowledge that I have been advised to consult a tax advisor regarding any tax consequences this distribution may have.

I certify that there is no pending or court-approved domestic relations order which has assigned or will assign all or a part of my account balance to my spouse, former spouse, child, or other dependent.

I have read and understand all the notices presented, and if I had any questions, I have asked them of the Southern California Pipe Trades Administrative Corporation and have received acceptable answers. Upon payment in full of my benefit (account) in the Plan, I release the Plan Administrator, the Trustees, and my Employer from and against any claims I may have or hereafter claim to have against said Administrator, Trustees, or Employer, but only with respect to my interest in said Plan. Nothing contained in this release is intended to relieve any fiduciary of an obligation or duty under ERISA or to violate the provisions of Section 410 of ERISA.

I understand that if the vested value of my benefit is \$1,000 or less, and I am eligible for a distribution because I have not worked for a Contributing Employer for twelve consecutive calendar months, I may automatically be paid a lump sum benefit by check and all required (federal and state) income taxes will be withheld even if I do not return this Distribution Election Form. I understand that if my balance is in excess of \$1,000 or more, I may be able to leave my account balance in the Plan. I understand that tax withholding elections, including any default elections, are irrevocable and that no correction can be made once the distribution payment has been issued.

I hereby authorize payment of my vested account balance as indicated above.

X

Signature of Participant

Date

- **RETURN pages 1-4 to the Southern California Pipe Trades Administrative Corporation (address on page 1).**
- **SAVE pages 5-8 for your records.**

PART 9 —CERTIFICATION OF SIGNATURE

The signature of the Participant must be witnessed by the Southern California Pipe Trades Administrative Corporation, a DC#16 Local Union Business Manager, OR notarized by a certified Notary Public.

EITHER

WITNESS

by a representative of the Southern California Pipe Trades Administrative Corporation or Local Union Business Manager:

ID Provided by Participant

X _____
(Signature of SCPTAC Representative or Local Union Business Manager)

Date

OR

NOTARY CERTIFICATION

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of _____

County of _____

On _____ before me _____, personally
(Date) (Here Insert Name and Title of Officer)

appeared _____, who proved to me the basis of satisfactory evidence
to
(Name(s) of Signer(s))

be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the state of _____ that the foregoing paragraph is true and correct.

WITNESS my hand and official seal: _____
(Signature of Notary Public)

[Notary's Seal Below]

ROLLOVER NOTICE

YOUR ROLLOVER OPTIONS

(For Payments Not From a Designated Roth Account)

You are receiving this notice because all or a portion of a payment you are receiving from the Southern California Pipe Trades Defined Contribution Fund (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. **You should read this notice carefully and retain a copy for your records.**

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 issue a check payable to the financial institution indicated on your distribution form, however the check will be mailed to your address of record, and it will be your responsibility to forward the check to your IRA or your 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. 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 (if you were born before July 1, 1949), after age 72 (if you were born after June 30, 1949, and before January 1, 1951), after age 73 (if you were born after December 31, 1950, and before January 1, 1959), after age 75 (if you were born on or after January 1, 1959), or after death
- Hardship distributions
- Corrective distributions of contributions that exceed tax law limitations
- The Plan administrator or the payor can tell you what portion of a payment is eligible for rollover.

If I don't 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 made due to disability
- Payments after your death
- Corrective distributions of contributions that exceed tax law limitations
- Payments made directly to the government to satisfy a federal tax levy
- Payments made under a qualified domestic relations order (QDRO)
- Payments up to \$5,000 made to you from a defined contribution plan if the payment is a qualified birth or adoption distribution
- Payments up to the amount of your deductible medical expenses
- 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 for certain distributions relating to federally declared disasters
- Payments made to you from a defined contribution plan that are qualified terminally ill individual distributions

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 for health insurance premiums after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status), and (4) payments of net income attributable to an excess IRA contribution made in a calendar year where such amounts are distributed by tax return deadline for the year (including extensions) and no deduction is allowed for the excess contribution.

Will I owe State income taxes?

This notice does not in general describe State or local income tax rules (including withholding rules). However, California imposes a 2% state tax penalty for withdrawals if you are under age 59½. Withholding of California State tax is optional.

SPECIAL RULES AND OPTIONS

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-A, Contributions to Individual Retirement Arrangements (IRAs).

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 you roll over your payment to a Roth IRA

If you roll over a payment from the Plan to a Roth IRA, a special rule applies under which the amount of the payment rolled over (reduced by any after-tax amounts) will be taxed. 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).

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-A, Contributions to Individual Retirement Arrangements (IRAs), and IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs).

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 were born before July 1, 1949), or age 72 (if you were born after June 30, 1949, and before January 1, 1951), after age 73 (if you were born after December 31, 1950, and before January 1, 1959), after age 75 (if you were born on or after January 1, 1959), or after death. 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 the participant was born before July 1, 1949), or age 72 (if the participant was born after June 30, 1949, and before January 1, 1951), or age 73 (if the participant was born after December 31, 1950).

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.

Other special rules

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 \$7,000 (not including any amounts held under the plan as a result of a prior rollover made to the plan).

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

FOR MORE INFORMATION

You may wish to contact the Fund Office, or consult with 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-A, Contributions to Individual Retirement Arrangements (IRAs); IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs); and IRS Publication 571, Tax-Sheltered Annuity Plans (403(b) Plans). These publications are available from a local IRS office, on the web at www.irs.gov, or by calling 1-800-TAX-FORM.

NOTICE REGARDING YOUR RIGHT TO DEFER DEFINED CONTRIBUTION PLAN DISTRIBUTION

In accordance with the Pension Protection Act of 2006, the Defined Contribution Fund is required to provide you with this notice that describes the provisions of the Plan that may materially affect your decision to defer distribution of your benefit until a later date.

1. You have the right to defer receipt of your benefit until no later than your Required Beginning Date. Your Required Beginning Date is the April 1st of the calendar year following the later of the calendar year in which you attain age 73 or the calendar year in which you retire. (Exception: if you are a 5% owner, your Required Beginning date is the April 1st of the calendar year following the calendar year in which you attain age 73).
2. All or part of your distribution may be an "eligible rollover distribution." The portion of your benefit that may be an eligible rollover distribution is subject to special tax treatment, the rules of which are described in the "Your Rollover options" notice above. The portion that is not rolled over will be taxed.
3. Whether you wish to defer receipt of your distribution, have all or a portion of your benefit directly rolled over into an IRA or another eligible retirement plan, or receive your benefit at this time is a matter you should consider carefully. As you consider this question, keep in mind that if you defer your receipt of benefits, you will continue to have the right to invest your Individual Account in the Plan's various investment options in accordance with the rules set forth in your Summary Plan Description. For your information, a list of the plan's current investment options along with each option's investment style and expense ratio is set forth below.

Some currently available investment options in the plan are not generally available on similar terms outside the plan. To obtain additional information on the availability outside the plan of currently available investment options, contact John Hancock Retirement Plan Services at (800) 294-3575.

Investment Options	Investment Style	Fees
Invesco Stable Value Trust (Class A1)	Stable Value	.32%
Baird Aggregate Bond Fund (Institutional Class)	Income (bonds)	.30%
Vanguard Inflation-Protected Securities Fund (Admiral Shares)	Income (bonds)	.10%
T. Rowe Price Retirement 2005 Trust (Class F)	Target Date (stocks & bonds)	.37%
T. Rowe Price Retirement 2010 Trust (Class F)	Target Date (stocks & bonds)	.37%
T. Rowe Price Retirement 2015 Trust (Class F)	Target Date (stocks & bonds)	.37%
T. Rowe Price Retirement 2020 Trust (Class F)	Target Date (stocks & bonds)	.37%
T. Rowe Price Retirement 2025 Trust (Class F)	Target Date (stocks & bonds)	.37%
T. Rowe Price Retirement 2030 Trust (Class F)	Target Date (stocks & bonds)	.37%
T. Rowe Price Retirement 2035 Trust (Class F)	Target Date (stocks & bonds)	.37%
T. Rowe Price Retirement 2040 Trust (Class F)	Target Date (stocks & bonds)	.37%
T. Rowe Price Retirement 2045 Trust (Class F)	Target Date (stocks & bonds)	.37%
T. Rowe Price Retirement 2050 Trust (Class F)	Target Date (stocks & bonds)	.37%
T. Rowe Price Retirement 2055 Trust (Class F)	Target Date (stocks & bonds)	.37%
T. Rowe Price Retirement 2060 Trust (Class F)	Target Date (stocks & bonds)	.37%
T. Rowe Price Retirement 2065 Trust (Class F)	Target Date (stocks & bonds)	.37%
PIMCO All Asset Fund (Institutional Class)	Asset Allocation (stocks & bonds)	1.95%
Invesco Equity and Income Fund (Class R6)	Growth & Income (stocks & bonds)	.42%
Great Lakes Large Cap Value CIT Fund (Class 1)	Equity (stocks)	.50%
Vanguard Institutional Index Fund (Institutional Shares)	Equity (stocks)	.04%
T. Rowe Price Blue Chip Growth Fund (Class I)	Equity (stocks)	.58%
iShares Russell Small/Mid Cap Index Fund (Class K)	Equity (stocks)	.10%
American Funds – EuroPacific Growth Fund (Class R6)	International Equity (stocks)	.47%
RBC Emerging Markets Equity Fund (Class R6)	International Equity (stocks)	.88%

(In addition to the investment fees listed above, administrative fees are also charged against all accounts.)

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 are encouraged to consult with the Plan Administrator or a professional tax advisor before you take payment of your benefits from your Plan.

RETAIN FOR YOUR RECORDS