

Iron Workers St. Louis District Council Trust Funds

P.O. Box 1096 • Maryland Heights, MO 63043 • Phone 314.656.1091 • Toll Free 877.597.8704 • Fax 314.739.1105

RE: Iron Workers St. Louis District Council Annuity Trust Fund
Application for Lump Sum Pension Benefits

Dear Participant:

As requested, enclosed is an Application for Pension Benefits from the Iron Workers St. Louis District Council Annuity Trust Fund (the "Plan"). Also enclosed are documents that are required to be submitted with the completed application. Please review each form carefully and note all of the various types of documents this Pension Plan will require before proceeding with the application process. Any delay in your providing the required forms or documents will result in a delay in our processing your application.

The completed paperwork and required documents should be forwarded to the Pension Fund Office at the address listed above. We will process your application upon receipt of your completed forms and the required documents, typical turnaround time is 2-3 weeks. As stated above, failure to complete the forms correctly and/or missing documents will delay the application process.

If you have any questions or require further clarification, please contact the Fund Office at the toll-free number 877-597-8704 between the hours of 7:30 am and 4:30 pm Monday through Friday.

Sincerely,

Iron Workers St. Louis District Council Annuity Trust Fund

IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY TRUST FUND

Instructions for Annuity Applicants

Copies of the following documents are required to be submitted with your application for benefits to provide proof of identity, marital status and age.

- State Birth Certificate for you and your spouse (see below for alternative documents)
- Marriage Certificate with State Seal
- A current driver's license or current state I.D. (with photo) for you and your spouse
- If you have ever been divorced and/or legally separated in your lifetime, please submit a complete copy of your Judgment(s) of Divorce and Qualified Domestic Relations Orders (including Separation Agreements, Property Settlement Agreements and any similar or related orders with any attachments).
- If you have ever served in the military or other uniformed services of the United States, please submit copies of your induction and discharge papers and the Credit for Uniformed Service for the United States Form.
- A copy of your Social Security Disability Award Letter or Attending Physician's Statement, if applying for Disability Retirement.

Alternate Documents

The following is a list of the documents that may serve as proof of your age. Some of these documents are better proof than others beginning with the best:

1. A birth certificate
2. A baptismal certificate or a statement as to the date of birth shown by a church record certified by the custodian of such record.
3. Notification of registration of birth in a public registry of vital statistics
4. Hospital birth record certified by a custodian of such record
5. A foreign church or government record
6. A signed statement by the physician or midwife who was in attendance at birth, as to the date of birth shown on their records.
7. Naturalization records
8. Immigration paper
9. Military record
10. Passport
11. School record certified by the custodian of such record.
12. Vaccination record certified by the custodian of such record.
13. An insurance policy which shows the birth date.
14. Marriage records showing date of birth or age (applications for marriage license or church record, certified by the custodian of such record or marriage certificate).

For questions or assistance in completing these forms, please call 877.597.8704 Monday through Friday from 7:30 am to 4:30 pm Central Time.

Return all completed and notarized forms along with your personal items through regular mail to:

Iron Workers St. Louis District Council
P.O. Box 1096
Maryland Heights, MO 63043

Our physical address is:

13801 Riverport Drive, Suite 101
Maryland Heights, MO 63043

IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY TRUST FUND

BENEFIT ELECTION

Account Number: **60691-1-1**

Sponsor Name: **Trustees for IWSTLDC Annuity Fund**

Plan Name: **Iron Workers St. Louis District Council Annuity Trust Fund**

Participant Name _____

Social Security # _____ Date of Birth _____ Telephone # or E-mail Address _____

Participant Address _____
Street

<i>City</i>	<i>State</i>	<i>Zip Code</i>
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State of Legal Residence _____

If the State of Legal Residence is not provided, the Plan will use the state provided.

Current Marital Status:

SINGLE, NEVER MARRIED SINGLE, PREVIOUSLY MARRIED*

MARRIED, NO PREVIOUS MARRIAGES MARRIED, WITH PREVIOUS MARRIAGE(S)*

LEGALLY SEPARATED*

Spouse Information, if applicable:

Spouses Name _____

Social Security # **Date of Birth**

Ex-Spouse Information if applicable:

*If you were previously married, please list for each ex-spouse: name, date of marriage, and date of divorce (or, if you were married and your spouse died during that marriage, the date of death):

Date of Marriage

Date of Divorce/Death

IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY TRUST FUND

TO BE COMPLETED BY THE FUND OFFICE:

Date of Application (mm/dd/yyyy): / /

Last month for which contributions received (mm/dd/yyyy): / /

TYPE OF BENEFIT ELECTED

- Normal Retirement** – Participant has attained age 65 and begun receiving a Pension benefit under the Iron Workers St. Louis District Council Pension Plan, or monthly Social Security benefits, or has not worked in covered employment for one calendar month.
- Early Retirement** – Participant has attained age 55 and begun receiving a pension benefit under the Iron Workers St. Louis District Council Pension Plan or monthly Social Security benefits.
- Disability Retirement** – Participant has provided an Attending Physician's Statement or Social Security Awards letter evidencing total and permanent disability.
- Termination of Employment** – Participant has not worked in covered employment for at least 12 consecutive months prior to application and payment of a benefit from this Plan.
- Death**

FORMS OF BENEFIT

Note: Participants with account balances below the Plan's minimum cashout amount of \$1,000 can only select a Lump Sum Payment and/or Direct Rollover.

Distribution Options:

- Lump Sum Payment** (Cash Rollover Combination of Cash and Rollover)
Please complete the **Installment and/or Lump Sum Distribution Election Form** on the following page.
- Installment Payments** (Monthly Quarterly Annual)
Please complete the **Installment and/or Lump Sum Distribution Election Form** on the following page.
- Single Life Annuity** – Payable for the Life of the Participant.
Please send in **Benefit Election Form** along with this form for estimates.
- Joint and Survivor Annuity** – Payable for the Life of the Participant with a Survivor Annuity for the Life of the Spouse. **Note: The annuity election cannot be revoked once payments commence.** Choose only one:
 50% Joint and Survivor Annuity 75% Joint and Survivor Annuity
Joint Annuitant's Name _____ Birth Date _____ Social Security Number _____
Please send in **Benefit Election Form** along with this form for estimates.

IMPORTANT: Refer to your Summary Plan Description for further detail on your available benefit options.

If you are a married former participant who elects a benefit other than a Qualified Joint and Survivor Annuity, attach a completed *Spousal Consent to a Participant's Election to Waive Payment in the Normal Benefit Form – 50% Joint and Survivor Annuity*.

RIGHT TO DEFER BENEFIT: You have the right to defer receiving your benefit until April 1st of the calendar year following the year in which you reach age 70 ½. If you elect to defer your benefit, you will continue to have the same investment options (subject to the same fees) as an Active Participant. It is your responsibility to request a distribution by the required deadline: April 1st of the year following the year you attain normal retirement age, attain age 70½, or retire after attaining age 70½, depending on Plan provisions and other factors. More information can be provided upon your request.

IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY TRUST FUND

INSTALLMENT AND/OR LUMP SUM DISTRIBUTION ELECTION FORM

ONLY COMPLETE THIS FORM IF YOU ELECTED AN INSTALLMENT AND/OR LUMP SUM PAYMENT

I acknowledge receipt of the SPECIAL TAX NOTICE regarding Iron Workers St. Louis District Council Annuity Trust Fund payments. The Notice explains my right to choose how my Plan benefit will be distributed and taxed. I understand the contents of the SPECIAL TAX NOTICE and that I have at least 30 days from the date that I received the SPECIAL TAX NOTICE to decide how I want my Plan benefit paid. I elect the following choice(s) to distribute my benefit.

I elect to have my entire Plan benefit paid directly to me *.

I elect to have my entire Plan balance paid directly to an IRA**.

I elect to have \$ _____ paid in a direct rollover to my IRA** and to have the remainder of my Plan benefit paid directly to me*.

I elect to have a gross amount of \$ _____ paid directly to me* and to have the remainder of my Plan benefit paid in a direct rollover to my IRA**.

I elect to have a gross amount of \$ _____ paid directly to me* and to have the remainder of my Plan benefit remain invested.

I elect to have \$ _____ paid directly to an IRA** and to have the remainder of my Plan benefit remain invested.

I elect to have (check one) Monthly Quarterly Annual Installment Payments in the gross amount of \$ _____ paid directly to me* with payments to continue until the remainder of my Plan benefit is exhausted. **Note: Installment Payments will begin no sooner than the first of the month following receipt of your application, and are subject to a one-time fee of \$100.**

I elect to have a gross amount of \$ _____ paid directly to me* and to have (check one) Monthly Quarterly Annual Installment Payments in the gross amount of \$ _____ paid directly to me* with payments to continue until the remainder of my Plan benefit is exhausted. **Note: Installment Payments will begin no sooner than the first of the month following receipt of your application, and are subject to a one-time fee of \$100.**

*I understand that, for an election made above, 20% of the amount paid directly to me in cash must be withheld for federal taxes and that, if I have not reached age 59 ½, I may have to pay an additional penalty tax of 10% of the amount distributed in cash. (See the "Income Tax Withholding" page if you would like to increase your tax amount.)

**** DIRECT ROLLOVER INSTRUCTIONS:**

If you have elected a direct rollover of all or part of your benefit, please complete the section below:

Company Name of Custodian of your IRA: _____

Your IRA Account Number: _____

Note: Requests for Direct Rollovers will be returned to the Applicant to forward to the IRA Provider with any additional forms the Provider may require. The check will be payable to the Provider on behalf of the Applicant.

IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY TRUST FUND

INCOME TAX WITHHOLDING

FEDERAL WITHHOLDING: Distributions of pre-tax contributions plus earnings on all contributions are subject to federal income tax. Federal income tax law requires that 20% of the taxable amount of a distribution be withheld, unless the payment is directly rolled over to an eligible employer plan or an IRA. Installment and annuity payments payable over the life expectancy of 10 years or more are not eligible to be rolled over, and you have the choice to have federal income tax withheld (if no election is made, MassMutual will withhold federal income tax). Please read the *Special Tax Notice(s)*. Contact your tax advisor or the IRS if you have any questions concerning tax withholding.

One-Sum Cash, Direct Rollover, or Installment Payments:

I read the Special Tax Notice(s) and:

Withholding does not apply as this is a direct rollover of the entire taxable portion of my payment.
 Deduct the 20% mandatory federal income tax withholding from the taxable portion of my payment(s).
 Deduct the 20% mandatory federal income tax withholding from the taxable portion of my payment(s) and an additional amount of \$ _____

Single Life Annuity or Joint and Survivor Annuity:

I elect to have federal income tax: not withheld withheld.

If "withheld" is elected for annuity payments, complete below (refer to IRS instructions for Form W-4P for more information):

a. Single Married Married, but withhold at the higher single rate
b. Number of allowances _____
c. I want the following additional amount withheld from each payment: \$ _____

STATE WITHHOLDING: Contact your tax advisor or your state's tax department if you have any questions concerning state tax withholding. Refer to the *State Tax Information* document for important information regarding State Withholding in your State of Legal Residence. If you make an election that is not in compliance with your state's regulations, MassMutual will default to your state's requirements.

One-Sum Cash, Direct Rollover, or Installment Payments:

I read the *State Tax Information* document and:

Withholding does not apply as this is a direct rollover of the entire taxable portion of my payment.
 I elect to have no state income tax withheld from my payment.
 I elect to have the following voluntary state income tax withheld from the taxable portion of my payment(s):
a. _____ %
b. \$ _____ (whole dollar amount)
c. based on my state's tax table formula, if applicable (the default tax allowance from the *State Tax Information* document will be used)
d. In addition to the amount elected above, please withhold an additional _____ % or \$ _____ (whole dollar amount)

Single Life Annuity or Joint and Survivor Annuity:

I read the *State Tax Information* document and:

I elect to have no state income tax withheld from each payment.
 I elect to have the following voluntary state income tax withheld from the taxable portion of each payment:
a. _____ %
b. \$ _____ (whole dollar amount)
c. based on my state's tax table formula, if applicable (the default tax allowance from the *State Tax Information* document will be used)
d. In addition to the amount elected above, please withhold an additional _____ % or \$ _____ (whole dollar amount)

IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY TRUST FUND

SIGNATURES

Please Initial _____ I understand that any amounts paid to me from the Fund as a result of this request are not a loan, cannot be returned to the Fund, will constitute taxable income to me and will also be subject to a 10% early distribution penalty unless an exception applies. I further understand that withholding will be based on the withholding rules for retirement plan distributions unless I elect otherwise.

Please Initial _____ I, hereby certify, subject to the penalty of perjury that all the information in this application is, to the best of my belief and knowledge, true and complete. **Any person who supplies a false certification in claiming a benefit forfeits any right he or she may have to the benefit and, upon discovery, becomes liable for full repayment of any money received as a consequence.**

Please Initial _____ I understand that I have a right to a 30-day election period. I further acknowledge that I am waiving the 30-day election period by making an affirmative election on this distribution form.

Participant's Signature

Participant's Social Security #

Date

Place Notary Stamp/Seal Here

Subscribed to and sworn to before me,
This _____ day of _____, 20____.

(Notary Public)

_____, _____
(County) (State)

My Commission expires _____

Spouse's Signature (if married)

Spouse's Social Security #

Date

Place Notary Stamp/Seal Here

Subscribed to and sworn to before me,
This _____ day of _____, 20____.

(Notary Public)

_____, _____
(County) (State)

My Commission expires _____

***Notice to Notaries:** Federal Law (i.e., the Retirement Equity Act of 1984) requires that the above Form must be executed in the presence of an authorized Plan representative or a Notary Public. Accordingly, it is most important that you not only witness the actual signature identified above, but also examine their credentials to satisfy yourself that they are, in fact, the same persons as the ones identified.

DO NOT SIGN AND DATE THIS FORM UNLESS YOU ARE IN THE PRESENCE OF A NOTARY.

IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY TRUST FUND

SPOUSAL CONSENT TO A PARTICIPANT'S ELECTION TO WAIVE PAYMENT IN THE NORMAL BENEFIT FORM – 50% JOINT AND SURVIVOR ANNUITY

1. I acknowledge that I have read and understand the following:

- (a) My spouse, _____, is a Participant in the Iron Workers St. Louis District Council Annuity Trust Fund. *(Print Participant's Name)*
- (b) The Plan is an Annuity Plan, which provides several forms of distribution options and the normal form of benefit for a married Participant is 50% Joint and Survivor Annuity, which means that the Participant will receive a monthly amount for life and, if the Participant dies before his or her Spouse, the Spouse will receive a monthly benefit for his or her lifetime that is 50% of the monthly amount the Participant received during the Participant's lifetime.
- (c) I have the right to have the Plan pay my spouse's retirement benefit in the form of a 50% Joint and Survivor Annuity and I agree to give up that right and by signing this waiver acknowledge that I may receive less money than I would have received under the 50% Joint and Survivor Annuity.
- (d) If my spouse elects the Lump Sum or Single Life Annuity benefit, which he/she may do if I consent to waive the 50% Joint and Survivor Annuity, I will receive nothing after my spouse dies.
- (e) If my spouse elects Installment Payments, which he/she may do if I consent to waive the 50% Joint and Survivor Annuity, I may receive nothing after my spouse dies.
- (f) I do not have to consent to this election and do not have to sign this waiver. I am signing this waiver voluntarily and understand that if I do not sign this election then my spouse and I will receive payments from the Annuity Plan in the benefit form of a 50% Joint and Survivor Annuity.
- (g) I understand that once benefits commence my consent is irrevocable.

2. I acknowledge that I have read and understand the information provided in this form. I hereby consent to my spouse's election to waive and/or reject the normal 50% Joint and Survivor Annuity form of distribution.

Signature of Spouse

Date

Signature of Participant

Date

I have witnessed the execution of the foregoing consent by _____, who identified herself/himself to me.
(Print Spouse's Name)

Subscribed to and sworn to before me,
This _____ day of _____, 20____.

Notary Public, _____ County

State of _____

My Commission expires _____

***Notice to Notaries:** Federal Law (i.e., the Retirement Equity Act of 1984) requires that the above Waiver must be executed in the presence of an authorized Plan representative or a Notary Public. Accordingly, it is most important that you not only witness the actual signatures identified, but also examine their credentials to satisfy yourself that they are, in fact, the same peoples as the ones identified."

DO NOT SIGN AND DATE THIS FORM UNLESS YOU ARE IN THE PRESENCE OF A NOTARY PUBLIC

IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY PLAN
DIRECT DEPOSIT AUTHORIZATION

Participant Information (Please type or print clearly)

Name: _____

Social Security Number: _____ Phone No: () _____

Address: _____

(Please notify the Fund Administrator if you change your home mailing address)

Bank Information: (Please contact your bank for this information)

Name of Institution: _____ Phone No: () _____

Address: _____

Wire Payable to: _____

Type of Account (Must be Checking OR Savings ONLY) _____
Please attach a voided check for verification purposes.

Account Number: _____

Bank Routing Number: _____

Distribution Information:

Amount of Wire: _____

Participant's Signature

Date

EXPLANATION OF BENEFIT PAYMENT OPTIONS

Benefit Payment Options	Description
Single Life Annuity - <i>this is the normal or "default" form of payment for an unmarried participant</i>	If you are unmarried when you become eligible for benefit payment you will automatically have your annuity benefit payable as a Single Life Annuity, unless you elect an optional form. You will receive payments payable for your lifetime only. <i>Note: In lieu of receiving the Single Life Annuity, you may elect to receive an optional form. If you are married and want to elect this option, spousal consent is required.</i>
50% Joint-and-Survivor Annuity (QJSA)- <i>this is the normal or "default" form of payment for a married participant</i>	If you are married when you become eligible for benefit payment, you will automatically have your annuity benefit payable as a 50% Joint-and-Survivor Annuity unless you elect an optional form. A 50% Joint-and-Survivor Annuity provides you with a benefit for your lifetime that is reduced from the Single Life Annuity because of the survivor coverage. If you die first, your surviving spouse will receive 50% of your benefit for remainder of spouse's life.* <i>Note: In lieu of receiving the 50% Joint-and-Survivor Annuity, you may elect to receive an optional form. However, spousal consent is required if you choose any form of payment other than the 50% Joint-and-Survivor Annuity.</i>
Optional Forms of Benefits:	
75% Joint-and-Survivor Annuity (QOSA)	If you are married when you become eligible for benefit payment, you also have the option to 75% Joint-and-Survivor Annuity, the Plan's Qualified Optional Survivor Annuity. You will receive a benefit for your lifetime that is reduced from the 50% Joint-and-Survivor Annuity because of the increased survivor coverage. If you die first, your surviving spouse will receive 75% of your benefit for remainder of spouse's life.*
Lump-Sum Cash Out (automatic distribution)	If the value of your Annuity benefit is \$1,000 or less, you will automatically receive your benefit in a lump sum when you become eligible for benefit payment. If the value is greater than \$1,000 payment of a single sum shall only be made at the written election of the Participant. <i>Note: If you choose a partial single sum, the amount remaining will continue to be invested in your investment options and will be subject to market fluctuations.</i>
Periodic Installment Payments	If the value of your Annuity benefit is greater than \$1,000, you can elect to receive equal periodic installments from your Individual Account balance. You choose the amount of the Monthly, Quarterly, or Annual installment payments. In addition, you have the option to receive a partial lump sum payment. You can elect this partial lump sum payment prior to beginning installment payments or receive the remaining balance in a lump sum after installments have begun. If you die or return to covered employment while there are still funds remaining in your account, installments will cease. <i>Note: This is not a purchase of an Annuity, your funds remain invested in the Plan. A one-time fee of \$100.00 is deducted from your account balance. You may change the amount of the installments, but not more than once every 12 months. If you die, your remaining balance will be due to your Surviving Spouse or Beneficiary(ies).</i>

*ONCE A 50% OR 75% JOINT-AND-SURVIVOR ANNUITY BECOMES PAYABLE IT CANNOT BE REVOKED. IF, AFTER THAT POINT, THE PARTICPANT AND SPOUSE DIVORCED OR THE SPOUSE DIES BEFORE THE PARTICIPANT, THE PARTICIPANT'S MONTHLY BENEFIT WILL NOT BE INCREASED, AND NO ONE CAN BE SUBSTITUTED AS THE PARTICIPANT'S CONTINGENT BENEFICIARY IN LIEU OF THE SPOUSE. THE MONTHLY BENEFITS SHALL BE AT THE LEVEL PAYABLE UNDER AN ANNUITY THAT IS ACTUARIAL EQUIVALENT TO THE PARTICIPANT'S ACCUMULATED SHARE AS OF THE DATE OF DISTRIBUTION. UNLESS THE PARTICIPANT OTHERWISE ELECTS, ANY ANNUITY PAYABLE SHALL BE PROVIDED BY THE PURCHASE OF AN IRREVOCABLE ANNUITY FROM AN INSURANCE COMPANY. THE PURCHASE OF THE ANNUITY SHALL DISCHARGE THE TRUSTEES' OBLIGATIONS TO THE PARTICIPANT, SPOUSE, ALTERNATE PAYEE, BENEFICIARY, AND THEIR PERSONAL REPRESENTATIVES. ANY OTHER MATTERS RELATING TO THE ADMINISTRATION OF THE BENEFIT SHALL BE THE SOLE RESPONSIBILITY OF THE INSURANCE COMPANY.

**SPECIAL TAX NOTICE REGARDING
IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY TRUST FUND
PLAN PAYMENTS**

This notice is provided to you by the Trustees of the Iron Workers St. Louis District Council Annuity Trust Fund and the Iron Workers St. Louis District Council Annuity Trust Fund (your "Plan Administrator") because all or part of the payment that you will soon receive from the Fund may be eligible for rollover to a Roth IRA or "traditional" IRA (an IRA other than a Roth IRA, SIMPLE IRA, or education IRA), a Section 401(a) qualified employer plan, a governmental Section 457 plan, a Section 403(a) tax-sheltered annuity, or a 403(b) qualified employer plan.

If you have additional questions after reading this notice, you can contact the Benefit Fund Office at 13801 Riverport Drive, Suite 101, Maryland Heights, MO 63043 or calling (877) 597-8704. Neither the Trustees nor the Benefit Fund Office personnel are tax advisors. **You are strongly encouraged to consult with a professional tax advisor before you take a payment of your benefits from the Plan.**

SUMMARY

There are three ways you may receive a Plan payment that is eligible for rollover:

1. Certain payments can be made directly to a traditional IRA (an IRA other than a Roth IRA, SIMPLE IRA, or education IRA), a Section 401(a) qualified employer plan, a governmental Section 457 plan, a Section 403(a) tax-sheltered annuity, or a 403(b) qualified employer plan. This is called a "direct rollover."
2. The payment can be paid directly to you.
3. A combination of these two.

IF YOU CHOOSE A DIRECT ROLLOVER

Your payment will not be taxed in the current year and no income tax will be withheld.

Your payment will be made directly to your Roth IRA or traditional IRA (an IRA other than a Roth IRA, SIMPLE IRA or education IRA), to a Section 401(a) qualified employer plan, a governmental Section 457 plan, a Section 403(a) tax-sheltered annuity or a Section 403(b) qualified employer plan that accepts rollovers. Your Plan payment cannot be rolled over to a Simple IRA or an Education IRA because these are specially designated accounts and are not considered "traditional" IRAs.

Your payment will be taxed later when you take it out of the IRA, the Section 401(a) qualified employer plan, the governmental Section 457 plan, the Section 403(a) tax-sheltered annuity or the Section 403(b) qualified employer plan.

**IF YOU CHOOSE TO HAVE A PLAN PAYMENT THAT IS ELIGIBLE FOR
ROLLOVER PAID TO YOU**

You will receive only 80% of the payment, because the Plan Administrator is required to withhold 20% of the payment and send it to the IRS as federal income tax withholding to be credited against your federal income taxes.

Your payment will be taxed in the current year unless you roll it over yourself. Under limited circumstances, you may be able to use the special tax rules that could reduce the tax you owe. Please note that if you receive the payment before age 59½, you also may have to pay an additional 10% tax.

You can roll over the payment yourself within 60 days of receiving it by paying it to a traditional IRA, a Section 401(a) qualified employer plan, a governmental Section 457 plan, a Section 403(a) tax-sheltered annuity, or a Section 403(b) qualified employer plan that accepts rollovers. The amount rolled over will not be taxed until you take it out of the IRA, Section 401(a) employer plan, governmental Section 457 plan, Section 403(a) tax-sheltered annuity, or Section 403(b) qualified employer plan.

If you want to roll over 100% of the payment to an IRA or any of the qualified employer plans listed above after you've had the payment issued to you, *you must find other money to replace the 20% that was withheld*. If you roll over only the 80% that you receive, you will be taxed on the 20% that was withheld and not rolled over.

MORE INFORMATION

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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 Roth IRA or traditional IRA (other than a Roth IRA, SIMPLE IRA, or Education IRA) or to a Section 401(a) qualified employer plan, a governmental Section 457 plan, a Section 403(a) tax-sheltered annuity, or a Section 403(b) qualified employer plan that accepts rollovers. Payments from a plan **cannot** be rolled over to a SIMPLE IRA, or an Education IRA. Your Plan Administrator should be able to tell you what portion of your payment is an eligible rollover distribution.

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
- your lifetime and your beneficiary's lifetime or
- a period of ten years or more

Required Minimum Payments. Beginning when you reach age 70 ½, a certain portion of your payment cannot be rolled over because it is a "required minimum payment" that must be paid to you.

II. DIRECT ROLLOVER

A "direct rollover" is a direct payment of the amount of your Plan benefits to a traditional IRA (other than a Roth IRA, SIMPLE IRA, or Education IRA), a Section 401(a) qualified employer plan, a governmental Section 457 plan, a Section 403(a) tax-sheltered annuity, or a Section 403(b) qualified employer plan that accepts rollovers. 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 portion of your payment for which you choose a direct rollover until you later take it out of the traditional IRA (other than a Roth IRA, SIMPLE IRA, or education IRA) or Section 401(a) qualified employer plan, governmental Section 457 plan, Section 403(a) tax-sheltered annuity, or Section 403(b) qualified employer plan that accepts rollovers. In addition, no income tax withholding is required for any portion of your Plan benefits for which you choose a direct rollover.

Direct Rollover to an IRA. You can open an IRA to receive the direct rollover. If you choose to have your payment made directly to an IRA, contact an IRA sponsor (usually a financial institution like a bank, or an investment company) to find out how to have your payment made in a direct rollover to an IRA at that institution. If you are unsure of how to invest your money, you can temporarily establish an IRA to receive the payment. However, in choosing an IRA, you may wish to consider whether the IRA you choose will allow you to move all or a part of your payment to another IRA at a later date, without penalties or other limitations. See IRS Publication 590, *Individual Retirement Arrangements*, for more information on IRAs (including limits on how often you can roll over between IRAs), or contact your tax advisor. Your Plan payment cannot be rolled over to a SIMPLE IRA or an education IRA because these are specially designated accounts and are not considered "traditional" IRAs, which are IRAs to which both deductible and nondeductible contributions can be made.

Direct Rollover to a Roth IRA. You can roll over a payment from the Plan made before January 1, 2010 to a Roth IRA only if your modified adjusted gross income is not more than \$100,000 for the year the payment is made to you and, if married, you file a joint return. These limitations do not apply to payments made to you from the Plan after 2009. If you wish to roll over the payment to a Roth IRA, but you are not eligible to do a rollover to a Roth IRA until after 2009, you can do a rollover to a traditional IRA and then, after 2009, elect to convert the traditional IRA into a Roth IRA.

If you roll over the payment to a Roth IRA, a special rule applied under which the amount of the payment rolled over (reduced by any after-tax amounts) will be taxed. However, the 10% additional income tax on early distributions will not apply (unless you take the amount rolled over out of the Roth IRA within 5 years, counting from January 1 of the year of the rollover). For payments from the Plan during 2010 that are rolled over to a Roth IRA, the taxable amount can be spread over a 2-year period starting in 2011.

If you roll over the payments 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 59-1/2 (or after your death or disability, or as a qualified first-time homebuyer distribution of up to \$10,000) and after you 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 after the rollover, including the 10% additional income tax on early distributions from a Roth IRA during your lifetime. For more information, see IRS Publication 590, Individual Retirement Arrangements (IRA).

Direct Rollover to a Qualified Employer Plan. If you are employed by a new employer that has a different qualified employer plan, and you want a direct rollover to that plan, ask the Plan Administrator of that plan whether it will accept your rollover. A qualified employer plan is not legally required to accept a rollover. If your new employer's plan does not accept a rollover, you can choose a direct rollover to a traditional IRA.

Qualified employer plans include the following types of eligible retirement plans: (1) a plan qualified under Section 401(a); (2) a governmental Section 457 plan; (3) a Section 403(b) tax-sheltered annuity plan; or (4) a Section 403(a) qualified annuity plan.

A governmental Section 457 plan is an eligible deferred compensation plan of a state or local government. Unless a governmental Section 457 plan agrees to separately account for amounts rolled into it from eligible retirement plans other than Section 457 plans, the governmental Section 457 plan will not be allowed to accept transfers or rollovers.

You may also make a tax-free direct rollover distribution into two types of annuity plans: Section 403(b) tax-sheltered annuity plans and Section 403(a) qualified annuity plans. To establish either type of plan, an employer must purchase an annuity contract, and the plan must meet certain requirements under Section 403 of the Internal Revenue Code. Ask your employer for information about annuity plans that may be available to you.

III. PAYMENT PAID TO YOU

If your payment is eligible to be rolled over under Part I above, but you elect to receive the payment in cash, it is subject to mandatory 20% income tax withholding. The payment is taxed in the year you receive it unless, within 60 days, you roll it over to a traditional IRA or plan qualified under Section 401(a), a governmental Section 457 plan, a Section 403(b) tax-sheltered annuity plan or a Section 403(a) qualified annuity 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, but you elect to receive payment yourself, the Plan is required by law to withhold 20% of that payment amount as federal income tax withholding and pay that 20% to the IRS. For example, if a payment of \$10,000 is eligible to be rolled over, but you elect to receive this payment yourself, only \$8,000 will be paid to you because the Plan must withhold \$2,000 as income tax. However, when you prepare your income tax return for the year, you must report the full \$10,000 as a payment from the Plan. You will report the \$2,000 as tax withheld, and it will be credited against any income tax you owe for the year.

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. 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 yourself that can be directly rolled over under Part I above, you can still decide to roll over all or part of it to a traditional IRA or to a Section 401(a) qualified employer plan, a governmental Section 457 plan, a Section 403(a) tax-sheltered annuity or a Section 403(b) qualified employer plan that accepts rollovers. If you decide to roll over any part of the payment you have received in cash, *you must contribute the amount of the payment want rolled over to a traditional IRA or to a Section 401(a) qualified employer plan, a governmental Section 457 plan, a Section 403(a) tax-sheltered annuity or a Section 403(b) qualified employer plan that accepts rollovers 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 qualified employer plan.

You can roll over up to 100% of the payment that can be rolled over under Part I above, including an amount equal to the 20% 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 qualified employer plan to replace the 20% that was withheld. If you roll over only the 80% that you received, you will be taxed on the 20% that was withheld.

Example: The portion of your payment that can be rolled over under Part I above is \$10,000, and you choose to have it paid to you. You will receive \$8,000 and \$2,000 will be sent to the IRS as income tax withholding. Within 60 days after receiving the \$8,000, you may still roll over the entire \$10,000 to a traditional IRA or to a Section 401(a) qualified employer plan, a

governmental Section 457 plan, a Section 403(a) tax-sheltered annuity or a Section 403(b) qualified employer plan that accepts rollovers. To do this, you roll over the \$8,000 you received from the Plan, and another \$2,000 from other sources (your savings, a loan, etc.) to replace the amount that the Plan Administrator was required to remit to IRS as withholding. In this case, the entire \$10,000 is not taxed until you take it out of the traditional IRA or to a Section 401(a) qualified employer plan, a governmental Section 457 plan, a Section 403(a) tax-sheltered annuity or a Section 403(b) qualified employer plan that accepts rollovers. If you roll over the entire \$10,000, when you file your income tax return you may get a refund of part or all of the \$2,000 withheld.

If, on the other hand, you roll over only the \$8,000 that you received, the \$2,000 you do 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 withheld. (However, any refund is likely to be larger if you roll over the entire \$10,000.

Additional 10% Tax If You Are Under Age 59½. If you receive a payment before you reach age 59½ 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 does not apply to (1) payments that are paid to you because you separate from employment covered by the Plan 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 to you as equal (or almost equal) payments over your life or your and your beneficiary's lives, (4) payments that are paid directly to the government to satisfy a federal tax levy, (5) payments that are paid to an alternate payee under a qualified domestic relations order, or (4) payments that do not exceed the amount of your deductible medical expenses. See IRS Form 5329 for more information on the additional 10% tax.

Special Tax Treatment If You Were Born Before January 1, 1936. If you receive a payment that can be rolled over under Part I and you do not roll it over to a traditional IRA or to a Section 401(a) qualified employer plan, a governmental Section 457 plan, a Section 403(a) tax-sheltered annuity or a Section 403(b) qualified employer plan that will accept it, the payment will be taxed in the year you receive it. However, if it 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 benefit under the Plan that is payable to you after you have reached age 59½ or because you have separated from employment covered by the Plan. For a payment to be treated as a lump sum distribution, you must have been a participant in the Plan for at least 5 years before the year in which you received the distribution. The special tax treatment for lump sum distributions 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 if 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. If you have previously rolled over a distribution from the Plan (or certain other similar plans of the employer), you cannot use this special tax treatment for later payments from the Plan. If you roll over your payment to a traditional IRA, you will not be able to use this special tax treatment for later payments from the traditional IRA. Also, if you roll over only a portion of your payment to a traditional IRA, 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 SPOUSE, ALTERNATE PAYEE, AND OTHER BENEFICIARIES

In general, the rules summarized above that apply to payments to a participant also apply to payments to the surviving spouse of a participant and to the spouse or former spouse(s) of a participant 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, which the Plan Administrator has determined to be qualified, that is, determined to meet the requirements of the law. Some of the rules summarized above also apply to a deceased participant’s beneficiary who is not a spouse.

Effective for distributions made after March 1, 2007, a non-spouse Beneficiary will be eligible to have a direct rollover made to an individual retirement account. Such individual retirement account shall be considered to be an “inherited IRA.”

Payments to a surviving spouse, an alternate payee, or another beneficiary are generally not subject to the additional 10% tax described in section III above, even if you are younger than age 59½.

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 as described in section III above.

If you receive a payment because of the participant’s death, you may be able to treat the payment as a lump sum distribution if the participant met the appropriate age requirements, whether or not the participant 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 A PROFESSIONAL TAX ADVISOR BEFORE YOU TAKE A PAYMENT OF YOUR BENEFITS FROM THE PLAN. Also, you can find more specific information on the tax treatment of payments from qualified retirement 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.

April 28, 2010

State Tax Information

The information contained in this document is not intended or written as specific legal or tax advice and may not be relied on for purposes of avoiding any state tax penalties. Neither MassMutual nor any of its employees or representatives are authorized to give legal or tax advice. You must rely on the advice of your own independent tax counsel.

State tax withholding is based on your legal state of residence.

MassMutual will not withhold state taxes if the amount of withholding is less than \$10.

Mandatory state withholding

State taxes that are required to be withheld per state tax regulations. In some states, a payee can opt out of mandatory state withholding if requested in writing. (Your distribution form constitutes a request "in writing.")

Voluntary state withholding

State taxes that are not required to be withheld but may be requested by the participant.

What is a periodic payment?

A series of payments made at regular intervals over a certain term of years, for example, annuities or installments payments.

What is a non-periodic payment?

A single-sum payment that is paid at one time.

LEGAL STATE OF RESIDENCE	STATE TAX WITHHOLDING REGULATIONS
ALABAMA	<p>Alabama state withholding is voluntary. If you elect to have state taxes withheld, select "Voluntary State Income Tax Withholding" and enter a dollar amount or percentage. If you select "Voluntary State Income Tax Withholding" and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.</p>
ALASKA	<p>Alaska does not have personal income tax. State tax will not be withheld from any distribution.</p>
ARIZONA	<p><u>Lump-sum/non-periodic payments:</u> There are no state tax provisions for non-periodic distributions. State tax will not be withheld from these distributions.</p> <p><u>Periodic payments (installment payments):</u> Arizona state withholding on periodic payments is voluntary; you may elect to have state taxes withheld only if federal taxes are withheld. If you request to have state taxes withheld, select "Voluntary State Income Tax Withholding." You must enter <u>one</u> of the following percentages:</p> <p style="text-align: center;">0.8%, 1.3%, 1.8%, 2.7%, 3.6%, 4.2%, 5.1%</p> <p>If you select "Voluntary State Income Tax Withholding" and do not enter one of these percentages, MassMutual will not withhold any state taxes.</p>
ARKANSAS	<p>Arkansas state tax withholding is mandatory and will be calculated as 5% of the taxable distribution.</p> <p>You may also request an additional amount to be withheld by selecting 'Additional State Income Tax Withholding' on your distribution form and entering a dollar amount.</p>
CALIFORNIA	<p>California state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld. State taxes are calculated as 10% of the federal amount withheld.</p> <p>You may elect to have state taxes withheld even if there is no federal withholding by selecting "Voluntary State Income Tax Withholding" and entering a dollar amount.</p> <p>You may elect not to have state taxes withheld even if there is federal withholding by selecting "No State Tax Withholding Election."</p> <p>You may also request an additional amount to be withheld by selecting 'Additional State Income Tax Withholding' on your distribution form and entering a dollar amount.</p>
COLORADO	<p>Colorado state withholding is voluntary. If you elect to have state taxes withheld, select "Voluntary State Income Tax Withholding" and enter a dollar amount or percentage. If you select "Voluntary State Income Tax Withholding" and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.</p>

CONNECTICUT	Connecticut state withholding is mandatory on periodic and non-periodic distributions. The amount withheld is 6.99%. All or some of the distribution may be exempt from Connecticut state tax withholding, but you must provide a Connecticut Form W-4P in those instances. (If not submitted with your distribution form, 6.99% will be withheld) For more information regarding exemptions that may be available to you, please consult your tax advisor and/or the Connecticut Department of Treasury.												
DELAWARE	<p>Delaware state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld. The amount withheld is calculated as 5% of the taxable distribution.</p> <p>You may elect to have 5% state taxes, or greater, withheld even if there is no federal withholding by selecting "Voluntary State Income Tax Withholding."</p> <p>You may also request an additional amount to be withheld by selecting 'Additional State Income Tax Withholding' on your distribution form and entering a dollar amount.</p>												
DISTRICT OF COLUMBIA	The District of Columbia state withholding is mandatory on all lump sum distributions of a participant's entire account balance. For such distributions state taxes are withheld at 8.95%. For periodic and partial distributions state tax withholding is voluntary.												
FLORIDA	Florida does not have personal income tax. State tax will not be withheld from any distribution.												
GEORGIA	<p><u>Lump-sum/non-periodic payments:</u></p> <p>Georgia state withholding is voluntary for non-periodic payments. If you elect to have state taxes withheld, select "Voluntary State Income Tax Withholding" on your distribution form, but do not enter a percentage or dollar amount. Georgia taxes are withheld at a predetermined percentage depending on the amount of your distribution:</p> <table> <thead> <tr> <th><u>If distribution is</u></th> <th><u>withholding is</u></th> </tr> </thead> <tbody> <tr> <td>under \$8,000</td> <td>2%</td> </tr> <tr> <td>\$8,000 - \$10,000</td> <td>3%</td> </tr> <tr> <td>\$10,001 - \$12,000</td> <td>4%</td> </tr> <tr> <td>\$12,001 - \$15,000</td> <td>5%</td> </tr> <tr> <td>Over \$15,000</td> <td>6%</td> </tr> </tbody> </table> <p><u>Periodic payments:</u></p> <p>Georgia state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld.</p> <p>You may elect to have state taxes withheld even if there is no federal withholding by selecting "Voluntary State Income Tax Withholding/based on my state's tax table formula."</p> <p>You may elect not to have state taxes withheld even if there is federal withholding by selecting "No State Tax Withholding Election."</p> <p>The amount withheld on periodic payments will be based on your state's wage tables. MassMutual will use your state's default allowance.</p> <p>You may also request an additional amount to be withheld by selecting 'Additional State Income Tax Withholding' on your distribution form and entering a dollar amount.</p>	<u>If distribution is</u>	<u>withholding is</u>	under \$8,000	2%	\$8,000 - \$10,000	3%	\$10,001 - \$12,000	4%	\$12,001 - \$15,000	5%	Over \$15,000	6%
<u>If distribution is</u>	<u>withholding is</u>												
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\$8,000 - \$10,000	3%												
\$10,001 - \$12,000	4%												
\$12,001 - \$15,000	5%												
Over \$15,000	6%												

HAWAII	Hawaii state tax will not be withheld from any distribution.
IDAHO	Idaho state withholding is voluntary. If you elect to have state taxes withheld, select "Voluntary State Income Tax Withholding" and enter a dollar amount or percentage. If you select "Voluntary State Income Tax Withholding" and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.
ILLINOIS	<p><u>Lump-sum/non-periodic payments:</u> There are no state tax provisions for non-periodic distributions. State tax will not be withheld from these distributions.</p> <p><u>Periodic payments (installment payments):</u></p> <p>Illinois state withholding on periodic payments is voluntary. If you elect to have state taxes withheld, select "Voluntary State Income Tax Withholding" and enter a dollar amount or percentage. If you select "Voluntary State Income Tax Withholding" and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.</p>
INDIANA	Indiana state withholding is voluntary. If you elect to have state taxes withheld, select "Voluntary State Income Tax Withholding" and enter a dollar amount or percentage. If you select "Voluntary State Income Tax Withholding" and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.
IOWA	<p>Iowa state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld. State taxes are withheld at 5% of the taxable distribution.</p> <p>You may elect to have 5%, or higher, state taxes withheld even if there is no federal withholding by selecting "Voluntary State Income Tax Withholding."</p> <p>You may also request an additional amount to be withheld by selecting 'Additional State Income Tax Withholding' on your distribution form and entering a dollar amount.</p>
KANSAS	<p><u>Lump-sum/non-periodic payments:</u></p> <p>Kansas state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld. State taxes are withheld at 5% of the taxable distribution.</p> <p>You may elect to have 5%, or higher, state taxes withheld even if there is no federal withholding by selecting "Voluntary State Income Tax Withholding."</p> <p>You may also request an additional amount to be withheld by selecting 'Additional State Income Tax Withholding' on your form and entering a dollar amount.</p> <p><u>Periodic payments:</u></p> <p>If federal tax withholding is required, then Kansas state tax withholding is mandatory.</p> <p>If federal tax withholding is not required, then no Kansas state tax will be withheld, unless you elect to have state taxes withheld by selecting "Voluntary State Income Tax Withholding/based on your state's wage bracket table formula."</p> <p>The amount withheld on periodic payments will be based on your state's wage bracket tables. MassMutual will use your state's default allowance.</p>

KENTUCKY	Kentucky state withholding is voluntary. If you elect to have state taxes withheld, select "Voluntary State Income Tax Withholding" and enter a dollar amount or percentage. If you select "Voluntary State Income Tax Withholding" and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.
LOUISIANA	Louisiana state withholding is voluntary. If you elect to have state taxes withheld, select "Voluntary State Income Tax Withholding" and enter a dollar amount or percentage. If you select "Voluntary State Income Tax Withholding" and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.
MAINE	<p><u>Lump-sum/non-periodic payments:</u> Maine state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld. State taxes are withheld at 5% of the taxable distribution.</p> <p>You may elect to have 5%, or higher, state taxes withheld even if there is no federal withholding by selecting "Voluntary State Income Tax Withholding."</p> <p>You may also request an additional amount to be withheld by selecting 'Additional State Income Tax Withholding' on your form and entering a dollar amount.</p> <p><u>Periodic payments:</u> If federal tax withholding is required, then Maine state tax withholding is mandatory.</p> <p>If federal tax withholding is not required, then no Maine state tax will be withheld, unless you elect to have state taxes withheld by selecting "Voluntary State Income Tax Withholding/based on your state's wage bracket table formula."</p> <p>The amount withheld on periodic payments will be based on your state's wage bracket tables. MassMutual will use your state's default allowance.</p>
MARYLAND	Maryland state tax withholding is mandatory on periodic and non-periodic distributions that are eligible for rollover. The amount withheld is 7.75% of the taxable distribution. Special rules apply for distributions that are not eligible for rollover upon request.
MASSACHUSETTS	<p>Massachusetts state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld. State taxes are withheld at 5.10% of the taxable distribution.</p> <p>If you want a different amount withheld, please provide your marital status and the number of exemptions you wish to claim on your distribution form.</p> <p>You may also request an additional amount to be withheld by selecting 'Additional State Income Tax Withholding' on your distribution form and entering a dollar amount.</p>
MICHIGAN	Michigan state withholding is mandatory on periodic and non-periodic distributions. The amount withheld is 4.25%. All or some of the distribution may be exempt from Michigan state tax withholding, but you must provide a Michigan Form W-4P in those instances. (If not submitted with your distribution form, 4.25% will be withheld) For more information regarding exemptions that may be available to you, please consult your tax advisor and/or the Michigan Department of Treasury.

MINNESOTA	<p>Minnesota state withholding on non-periodic payments and periodic payments are voluntary. If you elect to have state taxes withheld, select "Voluntary State Income Tax Withholding/ based on my state's tax table formula."</p> <p>The amount withheld on non-periodic payments and periodic payments will be based on your state's wage tables. MassMutual will use your state's default allowance.</p>
MISSISSIPPI	<p>Mississippi state withholding is voluntary. If you elect to have state taxes withheld, select "Voluntary State Income Tax Withholding" and enter a dollar amount or percentage. If you select "Voluntary State Income Tax Withholding" and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.</p>
MISSOURI	<p>Missouri state withholding is voluntary. If you elect to have state taxes withheld, select "Voluntary State Income Tax Withholding" and enter a dollar amount or percentage. If you select "Voluntary State Income Tax Withholding" and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.</p>
MONTANA	<p>Montana state withholding is voluntary. If you elect to have state taxes withheld, select "Voluntary State Income Tax Withholding" and enter a dollar amount or percentage. If you select "Voluntary State Income Tax Withholding" and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.</p>
NEBRASKA	<p>Nebraska state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld.</p> <p>You may elect to have state taxes withheld even if there is no federal withholding by selecting "Voluntary State Income Tax Withholding/based on my state's tax table formula."</p> <p><u>Lump-sum/non-periodic payments:</u> The amount withheld is 5% of the taxable distribution.</p> <p><u>Periodic payments</u> The amount withheld on periodic payments will be based on your state's wage tables. MassMutual will use your state's default allowance.</p> <p>You may also request an additional amount to be withheld by selecting 'Additional State Income Tax Withholding' on your distribution form and entering a dollar amount.</p>
NEVADA	<p>Nevada does not have personal income tax. State tax will not be withheld from any distribution.</p>
NEW HAMPSHIRE	<p>New Hampshire does not have personal income tax. State tax will not be withheld from any distribution.</p>

NEW JERSEY	New Jersey state withholding is voluntary. If you elect to have state taxes withheld, select "Voluntary State Income Tax Withholding" and enter a dollar amount or percentage. If you select "Voluntary State Income Tax Withholding" and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.
NEW MEXICO	New Mexico state withholding is voluntary. If you elect to have state taxes withheld, select "Voluntary State Income Tax Withholding" and enter a dollar amount or percentage. If you select "Voluntary State Income Tax Withholding" and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.
NEW YORK	New York state withholding is voluntary. If you elect to have state taxes withheld, select "Voluntary State Income Tax Withholding" and enter a dollar amount or percentage. If you select "Voluntary State Income Tax Withholding" and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.
NORTH CAROLINA	<p>North Carolina state tax withholding is mandatory for distributions eligible for rollover if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld. Special rules apply for distributions that are not eligible for rollover. You may elect to have state taxes withheld even if there is no federal withholding by selecting "Voluntary State Income Tax Withholding."</p> <p><u>Lump-sum/non-periodic payments:</u> The amount withheld on non-periodic payments is 4% of the taxable distribution.</p> <p><u>Periodic payments</u> The amount withheld on periodic payments will be based on your state's wage tables. MassMutual will use your state's default allowance.</p> <p>You may also request an additional amount to be withheld by selecting 'Additional State Income Tax Withholding' on your distribution form and entering a dollar amount.</p>
NORTH DAKOTA	North Dakota state withholding is voluntary. If you elect to have state taxes withheld, select "Voluntary State Income Tax Withholding" and enter a dollar amount or percentage. If you select "Voluntary State Income Tax Withholding" and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.
OHIO	Ohio state withholding is voluntary. If you elect to have state taxes withheld, select "Voluntary State Income Tax Withholding" and enter a dollar amount or percentage. If you select "Voluntary State Income Tax Withholding" and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.

OKLAHOMA	<p>Oklahoma state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld.</p> <p>You may elect to have state taxes withheld even if there is no federal withholding by selecting “Voluntary State Income Tax Withholding.”</p> <p><u>Lump-sum/non-periodic payments:</u> The amount withheld is 5% of the taxable distribution.</p> <p><u>Periodic payments</u> The amount withheld on periodic payments will be based on your state’s wage tables. MassMutual will use your state’s default allowance.</p> <p>You may also request an additional amount to be withheld by selecting ‘Additional State Income Tax Withholding’ on your distribution form and entering a dollar amount.</p>
OREGON	<p>Oregon state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld.</p> <p>You may elect to have state taxes withheld even if there is no federal withholding by selecting “Voluntary State Income Tax Withholding.”</p> <p>You may elect not to have state taxes withheld when there is federal withholding by selecting “No State Tax Withholding Election.”</p> <p><u>Lump-sum/non-periodic payments:</u> The amount withheld is 8% of the taxable distribution.</p> <p><u>Periodic payments</u> The amount withheld on periodic payments will be based on your state’s wage tables. MassMutual will use your state’s default allowance.</p> <p>You may also request an additional amount to be withheld by selecting ‘Additional State Income Tax Withholding’ on your distribution form and entering a dollar amount.</p>
PENNSYLVANIA	<p>Pennsylvania state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” and enter a dollar amount or percentage. If you select “Voluntary State Income Tax Withholding” and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.</p>
RHODE ISLAND	<p>Rhode Island state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding” and enter a dollar amount or percentage. If you select “Voluntary State Income Tax Withholding” and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.</p>
SOUTH CAROLINA	<p>South Carolina state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding/based on my state’s tax table formula.”</p> <p>The amount withheld on periodic payments will be based on your state’s wage tables. MassMutual will use your state’s default allowance.</p>

SOUTH DAKOTA	South Dakota does not have personal income tax. State tax will not be withheld from any distribution.
TENNESSEE	Tennessee does not have personal income tax. State tax will not be withheld from any distribution.
TEXAS	Texas does not have personal income tax. State tax will not be withheld from any distribution.
UTAH	<p>Utah state withholding is voluntary. If you elect to have state taxes withheld, select “Voluntary State Income Tax Withholding/ based on my state's tax table formula.”</p> <p>The amount withheld on periodic payments will be based on your state's wage tables. MassMutual will use your state's default allowance.</p>
VERMONT	<p>Vermont state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld. State withholding is based on the amount of federal taxes withheld.</p> <p>You may elect to have state taxes withheld even if there is no federal withholding by selecting “Voluntary State Income Tax Withholding.”</p> <p><u>Lump-sum/non-periodic payments:</u> The amount withheld is 24% of the federal amount withheld.</p> <p><u>Periodic payments</u> The amount withheld on periodic payments will be based on your state's wage tables. MassMutual will use your state's default allowance.</p> <p>You may also request an additional amount to be withheld by selecting ‘Additional State Income Tax Withholding’ on your distribution form and entering a dollar amount.</p>
VIRGINIA	<p>Virginia state tax withholding is mandatory if federal taxes are withheld. If no federal taxes are withheld, no state taxes will be withheld.</p> <p>You may elect to have state taxes withheld even if there is no federal withholding by selecting “Voluntary State Income Tax Withholding.”</p> <p><u>Lump-sum/non-periodic payments:</u> The amount withheld is 4% of the taxable distribution.</p> <p><u>Periodic payments</u> The amount withheld on periodic payments will be based on your state's wage tables. MassMutual will use your state's default allowance.</p> <p>You may also request an additional amount to be withheld by selecting ‘Additional State Income Tax Withholding’ on your distribution form and entering a dollar amount.</p>

WASHINGTON	Washington does not have personal income tax. State tax will not be withheld from any distribution.
WEST VIRGINIA	West Virginia state withholding is voluntary. If you elect to have state taxes withheld, select "Voluntary State Income Tax Withholding" and enter a dollar amount or percentage. If you select "Voluntary State Income Tax Withholding" and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.
WISCONSIN	Wisconsin state withholding is voluntary. If you elect to have state taxes withheld, select "Voluntary State Income Tax Withholding" and enter a dollar amount or percentage. If you select "Voluntary State Income Tax Withholding" and do not enter a dollar amount or percentage, MassMutual will not withhold any state taxes.
WYOMING	Wyoming does not have personal income tax. State tax will not be withheld from any distribution.