Retirement Plan
IN-SERVICE WITHDRAWAL FORM

DEFINED CONTRIBUTION PLANS

(Subject to Qualified Joint & Survivor Requirements)

Note: Do not use this form if you have terminated your employment. Use a Retirement Plan Distribution Form.
Information Regarding Your Retirement Plan Benefits

Your Plan Representative can assist you in completing the In-Service Withdrawal Form.

Before you complete this form, please do the following:

• Review your most recent employee statement for the approximate vested benefits you may receive. You can obtain your most current account information from our Web site at www.benefitsforyou.com or call Retirement Plan Services at (800) 999-8786.

• Your account will be assessed a $50 distribution fee if your vested balance is $100 or greater.

• If your vested account balance is greater than $5,000, read the “Qualified Joint and Survivor Annuity Notice.” If you are married, your spouse must also read this notice.

• Read the “Special Tax Notice Regarding Retirement Plan Payments.” The law requires that you be given this information to help you decide how to receive your retirement plan benefits.

• You need to complete appropriate Sections I through VII. After completing these sections, give this form to your Plan Representative. DO NOT RETURN IT TO CUNA MUTUAL GROUP.

• The Plan Representative must complete Section VIII. The In-Service Withdrawal Form needs to be reviewed by the Plan Representative to make sure all applicable sections are completed and that the form has the necessary signatures.

• The processing of the benefit will be delayed if this form is not completed in its entirety.
What is a Qualified Joint and Survivor Annuity (QJSA)?

Your plan states the automatic form of retirement benefit is a Qualified Joint and Survivor Annuity, unless you choose a different form of payment. If you are married, this Joint and Survivor Annuity form of payment provides you with monthly payments for your life. Upon your death, your spouse will receive a monthly payment equal to 50% of the monthly payment you received prior to your death. Your spouse will receive this survivor benefit for the rest of his or her life. If you are not married, the QJSA will be paid to you in the form of a single life annuity unless you choose a different form of payment. A single life annuity gives you a monthly retirement payment for the rest of your life. Upon your death, no further benefits will be paid.

What other forms of payment can I choose?

The most common forms of non-QJSA payment include: lump sum, installments and annuities. Refer to your Summary Plan Description for the benefit options available in your plan. If you are married, your spouse must consent to the non-QJSA form of payment you elect. Your spouse’s consent must be in writing and witnessed by a notary public or the Plan Representative. The following chart illustrates the financial effect of the various payment options available:

<table>
<thead>
<tr>
<th>BENEFIT OPTION</th>
<th>DESCRIPTION (You are the participant)</th>
<th>ESTIMATED MONTHLY PAYMENT*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Joint and 50% Survivor</td>
<td>You receive monthly payments for life. After your death, your spouse receives 50% of your monthly payment for the rest of his or her life.</td>
<td>Participant at age 65: $52, Spouse at age 65: $26</td>
</tr>
<tr>
<td>Joint and 100% Survivor</td>
<td>You receive monthly payments for life. After your death, your spouse receives 100% of your monthly payment for the rest of his or her life.</td>
<td>Participant at age 65: $48, Spouse at age 65: $48</td>
</tr>
<tr>
<td>Single Life Annuity</td>
<td>You receive monthly payments for life. Payments stop when you die. Your spouse or other beneficiary will receive no further payments.</td>
<td>Participant at age 65: $58, Spouse at age 65: $0</td>
</tr>
<tr>
<td>Life Annuity with 5 Year Certain Period</td>
<td>You receive monthly payments for life. If you die before 5 years, your spouse or other beneficiary receives the remaining 60 guaranteed monthly payments. If you die after 5 years, your spouse or other beneficiary will receive no further payments.</td>
<td>Participant at age 65: $57, Spouse at age 65: $0</td>
</tr>
<tr>
<td>Life Annuity with 10 Year Certain Period</td>
<td>You receive monthly payments for life. If you die before 10 years, your spouse or other beneficiary receives the remaining 120 guaranteed monthly payments. If you die after 10 years, your spouse or other beneficiary will receive no further payments.</td>
<td>Participant at age 65: $56, Spouse at age 65: $0</td>
</tr>
<tr>
<td>Cash</td>
<td>You and your spouse, if any, agree to take a lump sum cash distribution now and receive no future payments.</td>
<td>Participant at age 65: $0, Spouse at age 65: $0</td>
</tr>
</tbody>
</table>

*Based on a $10,000 withdrawal. The amounts shown are for illustration only. The actual amount of monthly benefit will depend on annuity purchase rates in effect at the time of purchase and may result in higher or lower amounts. Contact our Retirement and Investment Solutions Center** for a current quote at 800-999-8786, option 3.

** Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Non-deposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities and insurance products available to members. Retirement and Investment Solutions Center team members offer retirement education and do not provide investment, legal or tax advice. Participants are encouraged to consult their own advisors.
This notice explains how you can continue to defer federal income tax on your retirement savings and contains important information you will need before you decide how to receive your Plan benefits.

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

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

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

**SUMMARY**

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

1. Certain payments can be made directly to an IRA or to an eligible employer plan that will accept it and hold it for your benefit (“DIRECT ROLLOVER”); or
2. The payment can be PAID TO YOU.

If you choose a DIRECT ROLLOVER:

- **Your payment will not be taxed in the current year and no income tax will be withheld.**
- **You choose whether your payment will be made directly to your traditional IRA, a Roth IRA, or to an eligible employer plan that accepts your rollover. Your payment cannot be rolled over to a SIMPLE IRA, or a Coverdell Education Savings Account. If your benefit under the Plan is subject to a mandatory cashout rule, absent your election otherwise, the Plan Representative may be required to direct your payment to a traditional IRA or a Roth IRA it establishes for you. If your payment is subject to this rule, your Plan Representative is required to let you know and to provide you with information regarding the IRA(s) to be established on your behalf.**
- **The taxable portion of your payment will be taxed later when you take it out of the traditional IRA, the eligible employer plan, or, for nonqualified distributions, the Roth IRA. Depending on the type of plan, the later distribution may be subject to different tax treatment than it would be if you received a taxable distribution from this Plan.**

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

- **You will receive only 80% of the taxable amount of the payment, because the Plan Representative is required to withhold 20% of that amount and send it to the IRS as income tax withholding to be credited against your taxes.**
- **The taxable amount of your payment will be taxed in the current year unless you roll it over. Under limited circumstances, you may be able to use special tax rules that could reduce your tax. However, if you receive the payment before age 59½, you may have to pay an additional 10% tax.**
- **You can roll over all or part of the payment by paying it to your traditional IRA, your Roth IRA or to an eligible employer plan that accepts your rollover within 60 days after you receive the payment. The taxable amount rolled over will not be taxed until you take it out of the traditional IRA or the eligible employer plan. For designated Roth amounts rolled over to a Roth IRA, the taxable portion will not be taxed unless you take a nonqualified distribution.**
- **If you want to roll over 100% of the payment to a traditional IRA or an eligible employer plan, you must find other money to replace the 20% of the taxable portion that was withheld.**

**Your Right to Waive the 30-Day Notice Period.**

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

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

Traditional after-tax and Designated Roth Contributions. If you made traditional after-tax and/or designated Roth contributions to the Plan, these contributions may be rolled to certain employer plans that accept rollovers of the after-tax and/or designated Roth contributions. In addition, traditional after-tax contributions may be rolled over to a traditional IRA and designated Roth contributions may be rolled over to a Roth IRA. The following rules apply:

a. Rollover into an IRA. You can roll over your after-tax contributions to a traditional IRA (and designated Roth contributions to a Roth IRA) either directly or indirectly. Your Plan Representative should be able to tell you how much of your payment is the taxable portion and how much is the after-tax portion or designated Roth portion.

If you roll over these amounts to a traditional or Roth IRA, it is your responsibility to keep track of, and report to the IRS on the applicable forms, the amount of these after-tax and/or designated Roth contributions. This will enable the nontaxable amount of any future distributions from the IRA to be determined.

Once you roll over your after-tax and/or designated Roth contributions to a traditional and/or Roth IRA, those amounts CANNOT later be rolled over to an employer plan.

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

The following types of payments cannot be rolled over:

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

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

Required Minimum Payments. Beginning when you reach age 70½ or retire, whichever is later, a certain portion of your payment cannot be rolled over because it is a “required minimum payment” that must be paid to you. Special rules apply if you own 5% or more of your employer.

Hardship Distributions. A hardship distribution cannot be rolled over.

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

Loans Treated as Distributions. The amount of a plan loan that becomes a taxable deemed distribution because of a default cannot be rolled over. However, a loan offset amount is eligible for rollover, as discussed in Part III. Ask the Plan Representative of this Plan if distribution of your loan qualifies for rollover treatment.

The Plan Representative of this Plan should be able to tell you if your payment includes amounts which cannot be rolled over.

PART II. DIRECT ROLLOVER

A DIRECT ROLLOVER is a direct payment of the amount of your Plan benefits to a traditional IRA or an eligible employer plan that will accept it. You can choose a DIRECT ROLLOVER of all or any portion of your payment that is an eligible rollover distribution, as described in Part I. Except for a DIRECT ROLLOVER of a pre-tax amount to a Roth IRA (see below), the taxable portion of your DIRECT ROLLOVER will be taxed later when you take it out of the traditional IRA, eligible employer plan, or for Roth IRAs, take a nonqualified distribution. In addition, no income tax withholding is required for any taxable portion of your Plan benefits for which you choose a DIRECT ROLLOVER. This Plan might not let you choose a DIRECT ROLLOVER if your distributions for the year are less than $200.

DIRECT ROLLOVER to an IRA (Traditional/Roth). 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) to find out how to have your payment made in a direct rollover to a traditional IRA and/or Roth 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 make sure that 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 traditional IRAs and Roth IRAs (including limits on how often you can roll over between IRAs).

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

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

Change in Tax Treatment Resulting from a DIRECT ROLLOVER. The tax treatment of any payment from the eligible employer plan or IRA receiving your DIRECT ROLLOVER might be different than if you received your benefit in a taxable distribution directly from the Plan. For example, if you were born before January 1, 1936, you might be entitled to ten-year averaging or capital gain treatment, as explained in Part III. However, if you have your benefit rolled over to a section 403(b) tax-sheltered annuity, a governmental 457 plan, or a traditional IRA in a DIRECT ROLLOVER, your benefit will no longer be eligible for that special treatment. See the sections below entitled “Additional 10% Tax if You Are under Age 59½” and “Special Tax Treatment if You Were Born before January 1, 1936.”

Taxation of DIRECT ROLLOVER of Pre-tax Distribution to Roth IRA. If you directly roll over a pre-tax distribution to a Roth IRA, the taxable portion of the distribution is subject to taxation for the taxable year in which the distribution occurs (except that a special taxation rule applies to distributions during 2010 that you rollover to a Roth IRA, under which the distribution can be subject to taxation ratably during 2011 and 2012). For distributions before January 1, 2010, you may not roll over a distribution from a pre-tax account to a Roth IRA if your adjusted gross income for the taxable year exceeds $100,000. However, the adjusted gross income limit on direct rollovers from a pre-tax account to a Roth IRA does not apply to distributions after December 31, 2009.

PART III. PAYMENT PAID TO YOU

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

INCOME TAX WITHHOLDING:

Mandatory Withholding. If any portion of your payment can be rolled over under Part I above and you do not elect to make a DIRECT ROLLOVER, the Plan is required by law to withhold 20% of the taxable amount. This amount is sent to the IRS as federal income tax withholding. For example, if you can roll over a taxable payment of $10,000, 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, unless you make a rollover within 60 days (see “Sixty-Day Rollover Option”), you must report the full $10,000 as a taxable payment from the Plan. You must report the $2,000 as tax withheld, and it will be credited against any income tax you owe for the year. There will be no income tax withholding if your payments for the year are less than $200.

Voluntary Withholding. If any portion of your payment is taxable but cannot be rolled over under Part I above, the mandatory withholding rules described above do not apply. In this case, you may elect not to have withholding apply to that portion. If you do nothing, 10% will be taken out of this portion of your payment for federal income tax withholding. To elect out of withholding, ask the Plan Representative for the election form and related information. If you are taxed as a result of a DIRECT ROLLOVER of a pre-tax amount to a Roth IRA, the mandatory withholding rules do not apply. However, you are permitted to voluntarily withhold taxes.

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

You can roll over up to 100% of your payment that can be rolled over under Part I above, including an amount equal to the 20% of the taxable portion that was withheld. If you choose to roll over 100%, you must find other money within the 60-day period to contribute to the IRA or the eligible employer plan, to replace the 20% that was withheld. On the other hand, if you roll over only the 80% of the taxable portion that you received, you will be taxed on the 20% that was withheld. If the distribution includes after-tax and/or designated Roth contributions, please note that the non-taxable amount may only be rolled over within 60 days to a traditional IRA (for after-tax amounts) and a Roth IRA (for Roth amounts). For designated Roth amounts, if you decide to roll over less than 100% of these amounts, the amount rolled over to the Roth IRA will be considered to first consist of the taxable portion of the designated Roth amounts.

Example: The taxable 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 roll over the entire $10,000 to a traditional IRA or an eligible employer plan. To do this, you roll over the $8,000 you received from the Plan, and you will have to find $2,000 from other sources (your savings, a loan, etc.). In this case, the entire $10,000 is not taxed until you take it out of the traditional IRA or an eligible employer plan. If you roll over the entire $10,000, 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 $8,000, the $2,000 you did not roll over is taxed in the year it was withheld. When you file your income tax return, you may get a refund of part of the $2,000 withheld. (However, any refund is likely to be larger if you roll over the entire $10,000.)

Example: Your payment will consist of designated Roth amounts of $10,000. Of this amount, $7,500 represents the nontaxable portion of your designated Roth account. The remaining $2,500 is subject to federal income tax withholding. Thus, you will receive $9,500 and $500 (20% times $2,500) will be sent to the IRS as income tax withholding. Within 60 days after receiving the $9,500, you may roll over the entire $10,000 to a Roth IRA. However, should you elect to roll over $9,500, as the amount rolled over is considered to first consist of the taxable portion of the distribution, the nontaxable portion of the amount rolled over to the Roth IRA will be $7,000, not $7,500. When you file your income tax return, you may get a refund of part or all of the $500 withheld.

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 generally does not apply to (1) payments that are paid after you separate from service with your employer during or after the year you reach age 55, (2) payments that are paid because you retire due to disability, (3) payments that are paid as equal (or almost equal) payments over your life or life expectancy (or your and your beneficiary’s lives or life expectancies), (4) 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 (6) payments that do not exceed the amount of your deductible medical expenses. See IRS Form 5329 for more information on the additional 10% tax.

The additional 10% tax will not apply to distributions from a governmental 457 plan, except to the extent the distribution is attributable to an amount you rolled over to that plan (adjusted for investment returns) from another type of eligible employer plan or IRA. Any amount rolled over from a governmental 457 plan to another type of eligible employer plan or to a traditional IRA will become subject to the additional 10% tax if it is distributed to you before you reach age 59½, unless one of the exceptions applies.

**Special Tax Treatment If You Were Born before January 1, 1936.** If you receive a payment from a plan qualified under section 401(a) or a section 403(a) annuity plan that can be rolled over under Part I and you do not roll it over to a traditional IRA or an eligible employer plan, the payment will be taxed in the year you receive it. However, if the payment qualifies as a “lump sum distribution,” it may be eligible for special tax treatment. A lump sum distribution is a payment, within one year, of your entire balance under the Plan (and certain other similar plans of the employer) that is payable to you after you have reached age 59½ or because you have separated from service with your employer (or, in the case of a self-employed individual, after you have reached age 59½ or have become disabled). For a payment to be treated as a lump sum distribution, you must have been a participant in the plan for at least five years before the year in which you received the distribution. The special tax treatment for lump sum distributions that may be available to you is described below.

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

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

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

**Repayment of Plan Loans.** If your employment ends and you have an outstanding loan from your Plan, your employer may reduce (or “offset”) your balance in the Plan by the amount of the loan you have not repaid. The amount of your loan offset is treated as a distribution to you at the time of the offset and will be taxed unless you roll over an amount equal to the amount of your loan offset to another qualified employer plan or a traditional IRA within 60 days of the date of the offset. If the amount of your loan offset is the only amount you receive or are treated as having received, no amount will be withheld from it. If you receive other payments of cash or property from the Plan, the 20% withholding amount will be based on the entire amount paid to you, including the amount of the loan offset. The amount withheld will be limited to the amount of other cash or property paid to you (other than any employer securities). The amount of a defaulted plan loan that is a taxable deemed distribution cannot be rolled over.

**PART IV. SURVIVING SPOUSES, ALTERNATE PAYEES, AND OTHER BENEFICIARIES**

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

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

If you are a beneficiary other than a surviving spouse or an alternate payee, you may choose a direct rollover to an inherited traditional IRA. You cannot roll over the payment yourself. In general, distributions from the inherited IRA must either be paid to you in full within 5 years of the employee's death or must commence within 12 months of the employee's death and be paid over your life expectancy. You may be required to receive all distributions from the inherited IRA within 5 years of the employee's death unless you choose a rollover by December 31 of the year following the employee's death and commence distributions over your life expectancy.

If you are a surviving spouse, an alternate payee, or another beneficiary, your payment is generally not subject to the additional 10% tax described in Part III above, even if you are younger than age 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 Part III above. If you receive a payment because of the employee's death, you may be able to treat the payment as a lump sum distribution if the employee met the appropriate age requirements, whether or not the employee had 5 years of participation in the Plan.

**HOW TO OBTAIN ADDITIONAL INFORMATION**

This notice summarizes only the federal (not state or local) tax rules that might apply to your payment. The rules described above are complex and contain many conditions and exceptions that are not included in this notice. Therefore, you may want to consult with the Plan Representative or a professional tax advisor before you take a payment of your benefits from your Plan. Also, you can find more specific information on the tax treatment of payments from qualified employer plans in IRS Publication 575, Pension and Annuity Income, and IRS Publication 590, Individual Retirement Arrangements. These publications are available from your local IRS office, on the IRS’s Internet Web Site at www.irs.gov, or by calling 1-800-TAX-FORMS.
SECTION I (PLEASE PRINT)  EMPLOYEE INFORMATION

Employee Name  Social Security Number  Date of Birth

Home Address – Street Address or PO Box  □ Check if new address  City  State  ZIP Code

Daytime Telephone Number  Marital Status  □ Single  □ Married  Spouse’s Name

(       )

SECTION II  IN-SERVICE WITHDRAWAL OPTIONS

I request an in-service withdrawal of available accounts as outlined in the Summary Plan Description (check A or B):

□ A. The MAXIMUM amount which is available to me at this time.

□ B. A gross dollar amount of $   to be withdrawn from one or more of the following 100% vested accounts:

$   from Pretax Elective Employee Deferrals – only available after age 59½ if your plan allows.

$   from Employer Profit Sharing – only available if your plan allows.

$   from Employer Match – only available if your plan allows.

$   from After-Tax Voluntary Employee Contributions – only available if your plan allows.

$   from Rollover – only available if your plan allows.

□ C. I elect to receive installments of $   beginning on the 15th day of   (enter month, allowing 60 days for processing) and ending when my account balance is depleted.

Frequency of payments:  □ Monthly  □ Quarterly  □ Semiannually  □ Annually

If you want to directly roll over any portion of your withdrawal, complete Section III. If the requested payment is less than $200, it will be paid directly to you – you then have up to 60 days after receipt of your check to roll over the taxable money to an IRA yourself.

SECTION III  GENERAL ROLLOVER INFORMATION

□ I elect a direct rollover of my entire withdrawal amount.

□ I elect a direct rollover of the following portion of my withdrawal amount: $   (not less than $200). Pay me the remainder in cash, less income tax withholding.

Select One:  □ IRA FINANCIAL INSTITUTION or  □ ELIGIBLE EMPLOYER PLAN INFORMATION

• Make the check payable to:   Account Number or Plan Number:

Send my distribution to:  Financial Institution or Eligible Employer Plan Sponsor Name:

• Mailing Address of Financial Institution or Plan Sponsor:

• Contact Person at the Financial Institution or Plan Sponsor:  Phone Number:

AFTER-TAX CONTRIBUTIONS: If you have after-tax contributions, they will be included in your rollover. If you prefer to receive your after-tax contributions as a cash distribution, please check this box:  □

□ ROTH IRA ROLLOVER INFORMATION

Select One:  □ ROTH IRA FINANCIAL INSTITUTION identified below or  □ ELIGIBLE EMPLOYER PLAN identified above:

• Make the check payable to:   Account Number:

Send my distribution to:  Financial Institution Name:

• Mailing Address of Financial Institution:

• Contact Person at the Financial Institution:  Phone Number:
SECTION IV WITHHOLDING DIRECTIVE

Do not complete this Section if you are doing a direct rollover of 100% of your in-service withdrawal.

If you have elected a cash distribution of all or a portion of your account balance, the 20% federal withholding will apply to the taxable portion of your distribution. You may increase your withholding by completing Form W-4P.

If you have elected installment payments (Option C in Section II) and

- Your withdrawal schedule will exhaust your account balance in ten or more years, then complete form W-4P to indicate the amount of tax you want to have withheld to cover your federal income taxes.
- Your withdrawal schedule will exhaust your account balance in less than ten years, 20% of the taxable portion of each installment will be withheld for federal income taxes. You may increase your withholding by completing Form W-4P.

COMPLETE THE FOLLOWING:

Federal Withholding:

☐ Having read the “Special Tax Notice Regarding Retirement Plan Payments” for federal income tax withholding, I elect to increase my withholding and am enclosing the completed Form W-4P for this election. (Please Note: The W-4P is only required if you have more than 20% withheld.)

☐ If this is a direct rollover of a pre-tax amount to a Roth IRA, the mandatory 20% federal withholding rules do not apply. You are still responsible for any taxes due on this portion and can voluntarily elect federal withholding. If you want federal taxes withheld, indicate the percent to be withheld: _______%.

State Withholding:

Some states have mandatory withholding. The mandatory withholding rate will apply unless you elect a larger amount. See your tax advisor.

☐ I want ________% state income taxes withheld from my distribution.

☐ I do not want to have state income taxes withheld from my distribution.

State of your legal residence: ____________________________

Form W-4P is available on the Web site at www.benefitsforyou.com or from Retirement Plan Services at (800) 999-8786.

SECTION V PAYMENT DIRECTIVE

Do not complete this section if you completed Section III, Rollover Information. EFT is not available if you elect a direct rollover of your in-service withdrawal.

Indicate payment method below:

☐ Check — Will be mailed directly to you using the address indicated in Section I.

☐ EFT — Complete the following information and attach a voided check:

- If no election is made, a check will be mailed directly to you.
- If the EFT is rejected due to incorrect or illegible information, a check will be mailed.

Depository Name (Financial Institution) Depository Address

Routing Number Account Number

☐ Checking Account ☐ Savings Account

Please deposit my In-Service Withdrawal into the account indicated above. I authorize my account to be debited for any overpayment made in error.

SECTION VI PARTICIPANT’S SIGNATURE

I understand my in-service distribution will be withdrawn from my account balance pro rata from each investment account in which I am invested (excluding any investment accounts subject to withdrawal restrictions, if applicable). The restricted investment accounts may be used only if there are insufficient balances in my other investment accounts to cover the withdrawal.

I have read the Qualified Joint & Survivor Annuity Notice and the Special Tax Notice and I understand:

- I have the right to have the plan pay this in-service distribution in the QJSA form of payment and I am giving up that right.
- I may receive less money than I would have received under the QJSA form of payment.
- I am signing this form voluntarily.
- I can transfer funds in my account up until the date my funds are distributed.
- If my benefit is not distributed within 180 days from the date I sign this form, my election is no longer valid and a new withdrawal form will be required.
- My vested account balance will be assessed a $50 fee to process this withdrawal.
- The distribution cannot be made any earlier than 7 days from the date I received this form. The date I received this form was _________.

(If left blank, it will be assumed the date of your signature is the date you received this form.)

Participant’s Signature Date
SECTION VII  SPOUSAL CONSENT

Spousal consent is required for all distributions from accounts with vested balances over $5,000, unless an exception below applies.

My spouse has elected to receive a distribution. I have reviewed the written Qualified Joint and Survivor Annuity Notice and I consent to the distribution election made by my spouse. The benefit has been explained to me and I understand:

- My consent is irrevocable unless my spouse revokes the election to distribute.
- I am giving up my rights only to the current amount of the distributed benefits.
- If I do not sign this Withdrawal Form, then my spouse will receive payments from the plan in the QJSA form of payment.
- I do not have to give up my rights to the benefits.
- I am signing this agreement voluntarily.
- If my spouse’s benefit is not distributed within 180 days from the date I sign this form, my election is no longer valid and a new withdrawal form will be required.

Spousal consent exceptions:

If you select either box below, your spouse’s signature is not required.

☐ My spouse and I are legally separated and I have a court order to that effect. Note: A qualified domestic relations order (QDRO) may require you to obtain your spouse’s or ex-spouse’s consent. (Please include court order or, if applicable, the QDRO.)

☐ My spouse has abandoned me and I have a court order to that effect. (Please include applicable court order.)

Spouse’s Signature

X

Date

Witness

☐ Plan Representative
☐ Notary Public

Plan Representative’s Signature

X

Date

Notary — Please complete:

State of __________________________, County of __________________________

Subscribed and sworn to (or affirmed) before me on this ______ day of __________________________, ________, personally known to me or proved to me on the basis of satisfactory evidence to be the persons who appeared before me.

SEAL

Signature

SECTION VIII  COMPLETED BY PLAN REPRESENTATIVE

Benefit Requested For (Employee Name)

Social Security Number

Employer Name

Employer Contract Number (8 Digits)

Plan Number (3 Digits)

HOURS OF SERVICE (this must be completed for determining vesting and contribution allocation):

1. For employees who do not have a rehire date, enter the following dates then determine the number of hours worked for each period:

   Original Hire Date through Last Day of Plan Year (following hire date)

   1st Day of Plan Year (before withdrawal request date) through Withdrawal Request Date

   Under 500 hours  500-999 hours  1,000 hours or more

2. For rehired employees, indicate the date of rehire: __________________________ Attach a separate sheet detailing hours worked in each plan year from the original date of hire to withdrawal request date.

An employee will be assumed to have worked 1,000 hours or more in each full plan year between the above dates unless otherwise noted on a separate sheet attached to this form.

Authorized Plan Representative

X

Date

Telephone Number/Extension

(________    )

Plan Representative – Send completed form to:

CUNA MUTUAL GROUP
ATTN: RETIREMENT PLAN SERVICES
PO BOX 2978
MADISON, WI  53701-2978
FAX: 608-236-8017
E-MAIL: DCBenefitAdmin@cunamutual.com