

Form of Final Distribution

Withdrawal Classification

Vanguard Traditional IRA - By selecting this option you may choose to have all or a portion of your eligible balance rolled over to a Vanguard traditional IRA. Call a Vanguard Specialist at 800-523-1188. Your specialist will assist you in preparing the necessary IRA Adoption Agreement.

Eligible Employer Plan or Other IRA - By selecting this option you may have all or a portion of your eligible cash balance and/or company stock rolled over to an eligible IRA or employer plan. Your Benefits Office will supply you with a Direct Rollover Form. In addition, it is your responsibility to open an account at the receiving institution prior to initiating your direct rollover through Vanguard.

Lump Sum Cash - By selecting this option you will receive your entire eligible cash balance.

Deferral - By selecting this option you elect to postpone receipt of your account balance until some future date.

Installments - By selecting this option you will receive a series of payments over a period of time.

Annuity - By selecting this option you will receive a series of payments over a period of time issued through an insurance carrier. Contact your Plan Sponsor for more details.

Income Tax Withholding

Spouse

If transferred in a direct rollover - By electing to have your distribution directly rolled over to an IRA or qualified plan, **no** federal or state tax will be withheld.

If not transferred in a direct rollover

Federal Withholding - By selecting this option the signer understands that **20% federal tax will be withheld** on the taxable portion of the distribution.

State Withholding - State tax will be withheld according to your state's guidelines. For those participants who reside in states which provide the option, please indicate the appropriate dollar or percent on the front side of the form.

Non-Spouse

Note: If you do not select one of the boxes on the reverse side 10% withholding will apply. Withholding will apply only to the portion of your withdrawal that is included in your income subject to federal income tax.

You may elect not to have withholding apply to your withdrawal by checking the box: *No, do not withhold federal income tax*. If you elect not to have federal income tax withheld, you are liable for payment of federal income tax on the taxable portion of your withdrawal. You may also be subject to tax penalties under the estimated tax payment rules if your payment of estimated tax and withholding, if any, are not adequate.