

Account Number



Premiere Select® Retirement Plan

Periodic Distribution Request

Use this form to establish, change, or delete a periodic distribution plan for a Premiere Select Retirement Plan participant or beneficiary account. Use one form for each PSRP Account. Type on screen or print out and fill in using CAPITAL letters and black ink. Read the attached Customer Instructions, Terms and Conditions before completing this form.

1. Plan Participant or Beneficiary

Provide all information requested.	Participant or Beneficiary First Name	M.I.	Last Name
	Social Security or Taxpayer ID Number	Plan Name	
Provide SSN or TIN for the Participant or Beneficiary. ▶	Plan Administrator		

Check one. Money Purchase Plan Profit Sharing Plan

2. Distribution Request

Type of Request

Check one. Establish a new distribution plan

Fill out ONLY sections with changes. ▶ Change an existing distribution plan

Skip to Section 4. ▶ Delete an existing distribution plan

If you have multiple plans and are changing or deleting an existing plan, include the plan number. Obtain the plan number from your investment representative.

Reason for Distribution

- Check one.
- Attainment of age 59½
 - Plan termination
 - Death of participant (for Premiere Select Retirement Plan - Beneficiary Distribution Accounts only)
 - Termination of employment or service
 - Disability (as defined by the Premiere Select Retirement Plan)

Periodic Distribution Instructions

Check one option (A through D), then provide any required information.

A. Fixed amount per period:

B. Fixed period — deplete the entire balance over:

C. Life expectancy distribution from a Premiere Select Retirement Plan - Beneficiary Distribution Account

If you select C, you must choose Single or Another individual's life expectancy. ▶

- Single life expectancy of account owner
- Another individual's life expectancy whose date of birth is:

This is optional. ▶ Include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization amount:

D. Required minimum distribution (RMD) (not available to Premiere Select Retirement Plan-Beneficiary Distribution Accounts)

If you select D, these are optional. ▶

- Recalculation due to change in beneficiary
- Spousal exception
- Include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization amount:



First Year RMD *Optional. Only applies if you selected Option D as your Periodic Distribution Instructions.*

- Check one. Defer last year's RMD until Jan 1-April 1 of this year
 Defer this year's RMD until Jan 1-April 1 of next year

Complete if deferring your First Year RMD. ▶

Calculate and distribute my first year RMD on:

Date (Jan 1 - April 1 ONLY) MM-DD-YYYY											

Frequency of Periodic Distribution Payments

- Check one. Annually *Default if no choice indicated.*
 Monthly
 In the selected months of:
 Jan Feb Mar Apr May Jun
 Jul Aug Sept Oct Nov Dec

If Payment Frequency is not selected, payments will be made annually based on the Month and Year of First Withdrawal provided.
 If Payment Frequency and Month and Year of First Withdrawal are not provided, payments will be made annually in December.

Day of Month Each Withdrawal Will Occur:

Day DD

All subsequent payments will be made on this day of the month. If you do not provide a day of the month, payments will be made on the 5th of the month.

Month and Year of First Withdrawal:

Month MM	Year YYYY

Funding for the Periodic Distribution Requested *Payments will be made by liquidating from the selection.*

Check one and provide any required information.

- A. Core account ONLY
 B. Core account AND all your money market mutual funds and other mutual funds proportionately
 C. Money market mutual funds and/or other mutual funds in the proportions noted below:

Use whole number percentages only. ▶

Fund Name	CUSIP or Fund Symbol	Percentage
		.0%
		.0%
		.0%

Total *Must add up to 100%.*

.0%

Contingent Funding Options *Optional selection. Will be used ONLY if main source has insufficient funds.*

- Check one. A. Any money market mutual fund position
 B. Any money market mutual fund and then other mutual fund positions

Payment Method

Check one and provide any required information.

- A. Cash distribution to a non-retirement brokerage account:

Account Number

- B. Check mailed to the account address of record
- C. Check paid and/or mailed to an alternate payee and/or address:

Payee First Name	M.I.	Last Name
Address		
City	State/Province	Zip/Postal Code

You only need to provide the EFT instructions if no EFT instructions are on the PSRP Account or if there are multiple EFT instructions on the PSRP Account. Ask your bank for the routing number.

- D. Electronic funds transfer (EFT) to bank or credit union account
Note that NFS is unable to verify the registration on any account receiving funds by EFT

- Checking Provide account information or attach voided check.
- Savings Provide account information.

Bank Routing Number	Bank Name
Bank Account Number	Owner(s) Name(s) Exactly as on Bank Account

3. Tax Withholding Elections

Complete this section only if the account owner is a U.S. person (including a U.S. resident alien). The tax withholding elections below will apply to each payment in the series until changes to elections are made in writing. Changes to your tax elections for subsequent distributions can be made by completing a Premiere Select Retirement Plan Periodic Distribution Request and submitting it to your investment representative.

Federal Income Tax Withholding

Distributions subject to 20% mandatory withholding rate will have federal income tax withheld at a rate not less than 20%. If the 20% mandatory withholding rate does not apply, and you elect a percentage that is less than the appropriate IRS wage table rate, federal income tax will be withheld at a rate based on IRS wage tables for periodic distributions.

Check one. If no election is made, the 20% mandatory or a rate based on IRS wage tables for periodic distributions will be withheld, as appropriate.

- Do not withhold federal income tax from my Premiere Select Retirement Plan distributions
- Withhold federal income tax from my Premiere Select Retirement Plan distributions at the percentage rate of:

Percentage

State Income Tax Withholding

Check one. Do not make an election if you are a resident of AK, FL, HI, MS, NH, NV, SD, TN, TX, WA, or WY.

The state of residence in the legal address on this PSRP Account will determine the state income tax withholding requirements for your distributions.

- Do not withhold state income tax from my Premiere Select Retirement Plan distributions
For residents of CA, GA, NC, and OR, this box must be checked if federal income taxes are being withheld and you do not want state income taxes withheld. For residents of DE and ME, this box must be checked regardless of whether or not federal income taxes are being withheld if you do not want state income taxes withheld.
- Withhold state income tax from my Premiere Select Retirement Plan distributions in accordance with the minimum amount or percentage, if any, as determined by the requirements of my state of residence. If your state does not provide a minimum amount or percentage for withholding and a specific percentage was not provided in the section below, state income taxes will not be withheld from your distributions.
- Withhold state income tax from my Premiere Select Retirement Plan distributions at the percentage rate of:

Percentage

If the percentage rate entered is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld.

4. Signature and Date *Form cannot be processed without signatures and dates.*

By signing below, you:

- certify that you have carefully read, fully understand, and agree to comply with, the **Customer Instructions, Terms and Conditions** including the **Notice of Withholding** attached to this **Premiere Select Retirement Plan Periodic Distribution Request**
- certify that the information supplied on this form is complete and accurate
- certify that you understand the reason for distribution options applicable to you (or to the PSRP Account beneficiary or beneficiaries) and you have requested a reason for distribution option that is consistent with your status (or the PSRP Account beneficiary's status, if applicable)
- certify, under the penalties of perjury, that if you are a U.S. citizen or other U.S. person (including a resident alien individual), the number shown in Section 1 of this form is your correct taxpayer identification number (or Social Security Number), and if you are not a U.S. person (including a U.S. resident alien), you have previously submitted IRS Form W-8BEN and included your U.S. taxpayer identification number (or Social Security Number) in order to claim tax treaty benefits, if applicable
- acknowledge receipt of the Special Tax Notice regarding the mandatory 20% federal income tax withholding
- acknowledge, if requesting distributions via EFT, that NFS cannot verify the account registration at the receiving institution

By signing below, you and the Plan Administrator:

- certify that this distribution plan is being made pursuant to the Premiere Select Retirement Plan and Trust Agreement
- indemnify the Trustee of your PSRP Account and NFS and their agent(s), successors, affiliates, and employees from any liability in the event that you fail to meet the IRS requirements regarding distributions from your Premiere Select Retirement Plan Account or Retirement Plan Beneficiary Distribution Account, as applicable

Participant or Beneficiary Name <i>First, M.I., Last</i>	
Participant or Beneficiary Signature	Date <i>MM - DD - YYYY</i>
SIGN ▶	▶
Plan Administrator Name <i>First, M.I., Last</i>	
Plan Administrator Signature	Date <i>MM - DD - YYYY</i>
SIGN ▶	▶

5. Spousal Consent *For PSRP Participant Accounts ONLY. Notarized signature of spouse is required for ALL married participants.*

By signing below, you:

- consent to the distributions indicated on this form
- acknowledge that you are giving up your right to receive a payment benefit that would otherwise be payable to you

Spouse Name <i>First, M.I., Last</i>	Notary Seal, Date, Commission Expiration
Spouse Signature	Date <i>MM - DD - YYYY</i>
SIGN ▶	▶

Premiere Select® Retirement Plan Periodic Distribution Request Customer Instructions, Terms and Conditions

The attached Premiere Select Retirement Plan Periodic Distribution Request Form ("form") should be used to request periodic distributions from your Premiere Select Retirement Plan Account ("PSRP Participant Account") or Premiere Select Retirement Plan Beneficiary Distribution Account ("PSRP-BDA" together with PSRP Participant Account, "PSRP Account"), to change an existing periodic distribution plan, or to delete an existing periodic distribution plan. If you wish to request periodic distributions from more than one PSRP Account, you must complete a separate form for each PSRP Account.

Please read these Customer Instructions, Terms and Conditions carefully before completing the attached form. You are responsible for complying with IRS rules governing retirement plan distributions including required minimum distributions ("RMDs"). If you fail to meet any IRS requirements regulating retirement plan distributions, you may be subject to tax penalties. If you have any questions regarding your specific situation, please consult with your tax advisor.

Please read the attached Special Tax Notice for more information on the tax consequences of certain plan distributions/payments.

In general, distributions to married participants from all Money Purchase Plans and certain Profit Sharing Plans must be made in the form of a Qualified Joint and Survivor Annuity ("QJSA"), or if a participant dies before distributions under the Plan have begun, in the form of a Qualified Pre-Retirement Survivor Annuity ("QPSA"), unless the participant's spouse waives the annuity requirements in writing. Please consult your tax advisor for more information.

If this distribution is being made from an inherited Money Purchase Plan account, then the distribution options outlined below are only available if the participant elected out of the QJSA or QPSA and, if married, obtained written spousal consent to the waiver. Please contact the Plan Administrator to determine if any waivers were made. If the plan participant was unmarried, then the QJSA/QPSA requirements do not apply.

If the distribution is being made from an inherited Profit Sharing Plan account, then the QJSA/QPSA requirements do not apply if both of the following are met: (1) the plan participant elected not to receive distributions in the form of a life annuity, (2) the plan participant's spouse takes the distribution within 90 days following the date of the participant's death.

Upon depletion of all assets in your PSRP Account, a \$75 liquidation/termination fee and a final year annual maintenance fee, if applicable, as described in your Premiere Select Retirement Plan Account Application or in some other manner acceptable to the Trustee of your PSRP Account, Fidelity Management Trust Company ("Trustee"), if applicable, will be collected from the final distribution amount. If your periodic distribution plan results in an account balance that is less than the amount of any fees due, which include the termination fee and the annual maintenance fee, for a particular year, NFS may instead process a full distribution of your entire account balance and collect the applicable fees at that time. Please note that this could result in a payment amount that is less than the amount requested due to the payment of the applicable fees. In addition, your PSRP Account may be closed.

If you have any questions, please consult your Broker, Financial Advisor, or Investment Professional ("investment representative").

Write your account number in the boxes in the upper right-hand corner of the form.

1. Plan Participant or Beneficiary

Please provide the name and Social Security Number of the participant or beneficiary. Please provide the name of the Plan and Plan Administrator and indicate the plan type. If you have both a Money Purchase and a Profit Sharing Plan, you must complete a separate periodic distribution request form for each plan type.

2. Distribution Request

Type of Request

If establishing/changing/deleting a periodic distribution plan please check the appropriate box. If you are changing/deleting an existing periodic distribution plan that is one of multiple periodic distribution plans for the PSRP Account indicated on the form, please indicate the periodic distribution plan number provided by your investment representative.

Reason for Distribution

Please indicate the reason for this distribution, choosing only one. Distributions from a PSRP Account are only permitted when a participant attains age 59 1/2, if the plan is terminated, due to death of participant if the PSRP Account is a beneficiary distribution account, termination of employment or service, or disability as defined by the Premiere Select Retirement Plan. If one of these distributable events does not occur, then the distribution cannot be processed. Distributions for any other reasons can result in plan disqualification.

If you are a participant and are under age 59½ and you request a distribution, your distribution will be taxed as ordinary income and may also be subject to a 10% early distribution penalty. Please consult your tax advisor for details.

If you wish to take death distributions from inherited Premiere Select Retirement Plan assets you must first transfer the assets to a PSRP-BDA, and then take the death distributions from the PSRP-BDA.

Periodic Distribution Instructions

Choose one of the 4 options listed.

A. Fixed amount per period Specify the dollar amount to be distributed each period.

B. Fixed period Indicate the number of years over which you wish to deplete your PSRP Account. The amount of each payment will be calculated by dividing the total PSRP Account balance by the remaining number of payments. For PSRP Participant Accounts, each payment will be calculated based on the total balance of your account up to four days before the distribution is scheduled. For PSRP-BDA, each payment will be calculated based on your prior year end total balance.

C. Life expectancy distribution (For PSRP-BDAs ONLY)

Life expectancy distributions from a PSRP-BDA are not an RMD calculation service. If you are establishing a periodic distribution plan to satisfy your RMD, please consult with your tax advisor to ensure that the plan you establish, including the life expectancy information you provide, is applicable to your specific situation and satisfies your RMD requirements. If you do not indicate the life expectancy to be used to calculate the distribution, your distribution will be calculated based on your single life expectancy. If you choose to have your payments based on another individual's life expectancy, you must provide that individual's date of birth. Additional paperwork may be required; please check with your investment representative.

D. Required minimum distribution (RMD) (NOT available to PSRP-BDAs) Your RMD, including a first year RMD that is being deferred to April 1 of this year (if applicable), will be calculated using either the uniform distribution table or the joint life expectancy table (for spousal exceptions only – see below), as applicable.

If you are a spouse beneficiary, the annual payment amount will be calculated based on your single life expectancy based on your age in each distribution calendar year. If you are a non-spouse beneficiary the annual payment will be calculated based on your current single life expectancy, which will be reduced by one year for each remaining calendar year distribution.

Distributions will be paid in equal installments in accordance with the payment frequency selected in the Frequency of Periodic Distributions section.

RMD Spousal Exception You may elect the spousal exception if your sole designated beneficiary for the entire distribution calendar year is your spouse who is more than 10 years younger than you. If you elect the

spousal exception, your RMD will be calculated based on your and your spouse's joint life expectancies. **Important:** If the beneficiary designation on file with NFS indicates that you do not qualify for the spousal exception, your RMD will be calculated using the uniform distribution table.

If you wish to include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization in the RMD calculation, please provide the amount.

Notes

- RMD calculations will only include your PSRP Participant Account indicated on the form. If you maintain more than one PSRP Participant Account and/or retirement plan accounts at other institutions, you are required to calculate and satisfy your RMD for each account separately.
- If you are establishing your periodic distribution plan mid-year, your entire RMD for the current year will be paid out evenly over the remaining number of scheduled payments in the year.
- If you would like your distribution amount adjusted for distributions already taken within the applicable distribution year, you must notify NFS in writing of the date(s) and the distribution amount(s) already taken.
- If you change your beneficiary designation at any time during the year by submitting a properly completed Premiere Select Retirement Plan Beneficiary Designation Form, you must inform NFS of the change, including the impact of such change to the requested RMD calculations by submitting another properly completed Premiere Select Retirement Plan Distribution Request Form and your RMD amount may increase or decrease. If you fail to instruct NFS as to the impact of any beneficiary change, subsequent distributions in your payout plan may not satisfy your RMD requirements. Consult with your tax advisor to determine how a beneficiary change may affect your RMD amount.

Frequency of Periodic Distribution Payments

Periodic distributions will not be permitted more often than once per month.

Your periodic distribution plan will be activated in accordance with your instructions after this form is received in good order by the Trustee.

Please keep in mind mail and processing time when providing the **Month and Year of First Withdrawal**.

The **Month and Year of First Withdrawal** cannot be greater than one year from the date of receipt of this distribution request by the Trustee. If a **Month and Year of First Withdrawal** is not provided, payment(s) will begin on the next scheduled pay date.

If no payment frequency is provided, payment(s) will be made annually in December.

The **Day of Month Each Withdrawal Will Occur** must be the same day for each payment period. If no **Day of Month Each Withdrawal Will Occur** is provided, payment(s) will be made on the 5th day of the month(s).

Periodic distribution payments scheduled to be paid out in December may result in your distribution being processed prior to the date selected to help ensure that your distribution is processed prior to year end.

Periodic distribution payments scheduled to be paid out in early January may be delayed if year-end balance recalculations are required in computing the payment amount.

Funding for the Periodic Distribution Requested

Your periodic distribution payments will be made based on the funding instructions you provide in this section of the form. If you do not select either option A, B, or C, then payments will be made by liquidating/withdrawing assets from your core account only (option A). If more space for investment information is needed, please list the information requested along with your name, account number and U.S. taxpayer identification number (or Social Security Number) on a separate sheet of paper, sign and date it and attach it to the form.

Periodic distributions can be made from your core account, money market mutual funds and certain other mutual fund positions only (check the fund's prospectus to see if systematic withdrawals or periodic distributions are permitted); any other securities/positions in your PSRP Account cannot be used to directly fund your periodic distribution plan.

NFS will place liquidating trades for the requested dollar amount of the scheduled distribution. Trades will be placed up to four business days prior to the scheduled date of distribution to allow for trade settlement.

Back-end loads, redemption fees or transaction fees may result in insufficient funds to process the requested distribution.

Certain mutual funds may be closed to new investors. If one of these funds is subject to your distribution instructions, please be aware that

your position could be fully liquidated, and this would prohibit you from future investments in the fund.

Contingent Funding Options

You may select a contingent funding option to be used if there are insufficient funds available in your core account, and/or one or more of the money market mutual funds and/or other mutual funds selected in the Funding for the Periodic Distribution Requested section. If you do not select either Contingent Funding Option on the form, then your contingent funding option will be to distribute from your core account only. The options on the form are:

A. Any money market mutual fund position By checking this box, if there are insufficient funds in your core account, you are instructing the Trustee to make the distribution by liquidating assets from your other money market mutual fund positions in the same PSRP Account, beginning with the money market mutual fund position with the lowest balance.

B. Any money market mutual fund and then other mutual fund positions By checking this box, if there are insufficient funds in your core account, you are instructing the Trustee to make the distribution by liquidating assets from your other money market mutual fund positions in the same PSRP Account, beginning with the money market mutual fund position with the lowest balance. If there are insufficient funds in your other money market mutual fund positions, you are instructing the Trustee to make the distribution by liquidating assets from your other mutual fund positions in the same PSRP Account, beginning with the mutual fund position with the lowest balance. If two eligible positions have identical balances, the liquidation will be made from the fund with the lowest CUSIP number.

Important Note Distributions made in cash will be paid from the balance of your core account. It is your responsibility to ensure there are sufficient funds available in the core account to process the distributions. If there are insufficient funds available to process the distributions in accordance with the Funding Options and/or Contingent Funding Options you choose, NFS will generally attempt to process your requested distribution each day for the next 15 business days. Generally, if there are insufficient funds available by the expiration of that 15 business day period, the requested monetary distribution for that period will not be processed unless the distribution is scheduled to pay in December, in which case a distribution of the balance in the core account may be processed. Moreover, if the use of a Contingent Funding Option requires the liquidation of all shares of a position(s) to satisfy the requested periodic distribution amount, your account may have insufficient funds to process the request due to market fluctuation.

Payment Method

If no payment method is selected, your cash distributions will be made by check and sent to your mailing address of record (the second option described below).

A. Cash distribution to a non-retirement brokerage account If you want cash distributed to your new or existing non-retirement brokerage account, please check this box and provide your account number. An application must be completed to establish a new non-retirement brokerage account.

B. Check mailed to the account address of record Checks will be mailed to the mailing address of record on your PSRP Account.

C. Check paid and/or mailed to an alternate payee and/or address If you want checks paid to a payee other than the PSRP Account owner and/or mailed to an address other than the mailing address of record, check this box and provide complete alternative payee and/or alternative address information.

D. Electronic funds transfer (EFT) to a bank or credit union account If you would like the distributions to be deposited directly to your bank or credit union account via EFT you must have EFT instructions on your PSRP Account. If your PSRP Account is not currently set up for EFT, please note that it will take up to 14 days to establish EFT instructions. To add EFT instructions, complete the **Bank Information** section or attach a voided check. Once EFT is established, please allow 2-3 days after the date the distribution is processed for funds to reach your bank or credit union. In order to send your distribution via EFT the recipient bank must be a member of the Automated Clearing House.

3. Notice of Withholding

Please read carefully before completing the Tax Withholding Elections section of the form.

20% Withholding IRS regulations require federal income tax withholding at the rate of 20% from your Premiere Select Retirement Plan distributions

that are eligible to be rolled over if the distributions are not directly rolled over to another eligible retirement plan or to an IRA. Generally, distributions that are not subject to this withholding include: distributions of certain substantially equal periodic payments made over ten or more years and RMDs. Please refer to the Special Tax Notice for additional information.

Wage Tables Withholding If the distribution is not subject to the mandatory 20% withholding, your periodic distribution is subject to federal income tax withholding at a rate based on IRS wage tables unless you elect not to have withholding apply. Withholding will apply to the gross amount of each distribution, even if you have made non-deductible contributions. Moreover, failure to provide a U.S. residential address will result in 10% withholding on the distribution proceeds even if you have elected not to have tax withheld (an IRS requirement). A Post Office Box does not qualify as a residential address.

If federal income tax is withheld from your distribution, state income taxes may also be withheld. Your state of residence will determine your state income tax withholding requirements, if any. Your state of residence is determined by your legal address of record provided for your PSRP Account.

Whether or not you elect to have federal and, if applicable, state income tax withheld, you are still responsible for the full payment of federal income tax, any state tax or local taxes, and any penalties which may apply to your distributions. Whether or not you elect to have withholding apply (by indicating so on your periodic distribution request), you may be responsible for payment of estimated taxes. You may incur penalties under the IRS and applicable state tax rules if your estimated tax payments are not sufficient.

If you are not a U.S. person (including a U.S. resident alien), you must submit IRS Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding, prior to submitting this periodic distribution request to claim tax treaty benefits, if applicable. A distribution will be subject to applicable non-treaty tax withholding rates if you fail to provide your investment representative with Form W-8BEN. To obtain Form W-8BEN, please consult your tax advisor or go to the IRS Web site at <http://www.irs.gov>.

Residents of AR, IA, KS, MA, NE, OK, PR, VA and VT If federal income tax withheld, state income tax of at least your state's minimum requirements must be withheld in addition to federal income tax withholding at the time of your distribution. If you elect out of federal income tax withholding, state income tax will not be withheld unless you indicate otherwise.

Residents of CA, GA, NC and OR If federal income tax is withheld, state income tax of at least your state's minimum requirements must be withheld in addition to federal income tax withholding at the time of your distribution unless you elect not to have state income taxes withheld.

Residents of DE and ME State income tax of at least your state's minimum requirements must be withheld regardless of whether or not federal income tax is withheld unless you elect not to have state income taxes withheld.

Residents of AK, FL, HI, MS, NH, NV, SD, TN, TX, WA and WY State income tax withholding is not available on your Premiere Select Retirement Plan distributions. Please consult your tax advisor, state agency, or investment representative for more information.

Residents of all other states and the District of Columbia You are not subject to mandatory state income tax withholding; however, you may elect voluntary state income tax withholding in a percentage. If you elect to have state income taxes withheld and your state provides a minimum amount or percentage for withholding, you must elect a percentage that is not less than your state's minimum withholding requirements. If the percentage you elect for withholding is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld.

Important State tax withholding rules can change and the rules cited above may not reflect the current ruling of your state. Please consult with your investment representative to obtain the most up-to-date information pertaining to your state.

4. Signature and Date

Section 4 must be signed by both the Participant or Beneficiary, as applicable, and the Plan Administrator.

Before signing the **Premiere Select Retirement Plan Periodic Distribution Request**, please carefully read the **Premiere Select Retirement Plan and Trust Agreement**, as well as all sections of the **Premiere Select Retirement Plan Periodic Distribution Request and attached Customer Instructions, Terms and Conditions**. Your periodic distribution request is part of a legal agreement between you, the Plan Administrator and NFS and by signing in Section 4, as applicable, you are agreeing to be bound by the terms and conditions contained in the above-mentioned documents. Please also print the current date neatly in block letters in the space provided.

5. Spousal Consent

For PSRP Participant Accounts Only: Distributions to married participants from all Money Purchase Pension Plans and certain Profit Sharing Plans must be made in the form of a Qualified Joint and Survivor Annuity unless your spouse waives the right by providing spousal consent in Section 5.

Please note The spouse's signature must be notarized. Please refer to Article 8 of the Premiere Select Retirement Plan and Trust Agreement for details. A participant may waive a qualified joint and survivor annuity contract, and a spouse may consent to such waiver, provided it is within 90 days before the first plan distribution.

Detach the completed distribution request form and return it to your investment representative.

Keep a copy of this form with the Customer Instructions, Terms and Conditions in your files.

NOTICE REGARDING RETIREMENT PLAN PAYMENTS

YOUR ROLLOVER OPTIONS AND TAX CONSEQUENCES

You are receiving this notice because all or a portion of a payment you are receiving from the Premiere Select® Retirement Plan (the “Plan”) is eligible to be rolled over to an IRA or an employer plan. This notice is intended to help you decide whether to do such a rollover.

This notice describes the rollover rules that apply to payments from the Plan that are not from a designated Roth account (a type of account with special tax rules in some employer plans). If you also receive a payment from a designated Roth account in the Plan, you will be provided a different notice for that payment, and the Plan administrator or the payor will tell you the amount that is being paid from each account.

Rules that apply to most payments from a plan are described in the “General Information About Rollovers” section. Special rules that only apply in certain circumstances are described in the “Special Rules and Options” section.

I General Information About Rollovers

How can a rollover affect my taxes?

You will be taxed on a payment from the Plan if you do not roll it over. If you are under age 59½ and do not do a rollover, you will also have to pay a 10% additional income tax on early distributions (unless an exception applies). However, if you do a rollover, you will not have to pay tax until you receive payments later and the 10% additional income tax will not apply if those payments are made after you are age 59½ (or if an exception applies).

Where may I roll over the payment?

You may roll over the payment to either an IRA (an individual retirement account or individual retirement annuity) or an employer plan (a tax-qualified plan, section 403(b) plan, or governmental section 457(b) plan) that will accept the rollover. The rules of the IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the IRA or employer plan (for example, no spousal consent rules apply to IRAs and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

How do I do a rollover?

There are two ways to do a rollover. You can do either a direct rollover or a 60-day rollover.

If you do a direct rollover, the Plan will make the payment directly to your IRA or an employer plan. You should contact the IRA sponsor or the administrator of the employer plan for information on how to do a direct rollover.

If you do not do a direct rollover, you may still do a rollover by making a deposit into an IRA or eligible employer plan that will accept it. You will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, the Plan is required to withhold 20% of the payment for federal income taxes (up to the amount of cash and property received other than employer stock). This means that, in order to roll over the entire payment in a 60-day rollover, you must use other funds to make up for the 20% withheld. If you do not roll over the entire amount of the payment, the portion not rolled over will be taxed and will be subject to the 10% additional income tax on early distributions if you are under age 59½ (unless an exception applies).

How much may I roll over?

If you wish to do a rollover, you may roll over all or part of the amount eligible for rollover. Any payment from the Plan is eligible for rollover, except:

- Certain payments spread over a period of at least 10 years or over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Required minimum distributions after age 70½ (or after death)
- Hardship distributions
- ESOP dividends
- Corrective distributions of contributions that exceed tax law limitations
- Loans treated as deemed distributions (for example, loans in default due to missed payments before your employment ends)
- Cost of life insurance paid by the Plan
- Contributions made under special automatic enrollment rules that are withdrawn pursuant to your request within 90 days of enrollment
- Amounts treated as distributed because of a prohibited allocation of S corporation stock under an ESOP (also, there will generally be adverse tax consequences if you roll over a distribution of S corporation stock to an IRA).

The Plan administrator or the payor can tell you what portion of a payment is eligible for rollover.

If I don't do a rollover, will I have to pay the 10% additional income tax on early distributions?

If you are under age 59½, you will have to pay the 10% additional income tax on early distributions for any payment from the Plan (including amounts withheld for income tax) that you do not roll over, unless one of the exceptions listed below applies. This tax is in addition to the regular income tax on the payment not rolled over.

The 10% additional income tax does not apply to the following payments from the Plan:

- Payments made after you separate from service if you will be at least age 55 in the year of the separation
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Payments from a governmental defined benefit pension plan made after you separate from service if you are a public safety employee and you are at least age 50 in the year of the separation
- Payments made due to disability
- Payments after your death
- Payments of ESOP dividends
- Corrective distributions of contributions that exceed tax law limitations
- Cost of life insurance paid by the Plan
- Contributions made under special automatic enrollment rules that are withdrawn pursuant to your request within 90 days of enrollment
- Payments made directly to the government to satisfy a federal tax levy
- Payments made under a qualified domestic relations order (QDRO)
- Payments up to the amount of your deductible medical expenses
- Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001 for more than 179 days.
- Payments of certain automatic enrollment contributions requested to be withdrawn within 90 days of the first contribution.

If I do a rollover to an IRA, will the 10% additional income tax apply to early distributions from the IRA?

If you receive a payment from an IRA when you are under age 59½, you will have to pay the 10% additional income tax on early distributions from the IRA, unless an exception applies. In general, the exceptions to the 10% additional income tax for early distributions from an IRA are the same as the exceptions listed above for early distributions from a plan. However, there are a few differences for payments from an IRA, including:

- There is no exception for payments after separation from service that are made after age 55.
- The exception for qualified domestic relations orders (QDROs) does not apply (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA of a spouse or former spouse).
- The exception for payments made at least annually in equal or close to equal amounts over a specified period applies without regard to whether you have had a separation from service.
- There are additional exceptions for (1) payments for qualified higher education expenses, (2) payments up to \$10,000 used in a qualified first-time home purchase, and (3) payments after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status).

Will I owe State income taxes?

This notice does not describe any State or local income tax rules (including withholding rules).



Special Rules and Options

If your payment includes after-tax contributions

After-tax contributions included in a payment are not taxed. If a payment is only part of your benefit, an allocable portion of your after-tax contributions is generally included in the payment. If you have pre-1987 after-tax contributions maintained in a separate account, a special rule may apply to determine whether the after-tax contributions are included in a payment.

You may roll over to an IRA a payment that includes after-tax contributions through either a direct rollover or a 60-day rollover. You must keep track of the aggregate amount of the after-tax contributions in all of your IRAs (in order to determine your taxable income for later payments from the IRAs). If you do a direct rollover of only a portion of the amount paid from the Plan and a portion is paid to you, each of the payments will include an allocable portion of the after-tax contributions. If you do a 60-day rollover to an IRA of only a portion of the payment made to you, the after-tax contributions are treated as rolled over last. For example, assume you are receiving a complete distribution of your benefit which totals \$12,000, of which \$2,000 is after-tax contributions. In this case, if you roll over \$10,000 to an IRA in a 60-day rollover, no amount is taxable because the \$2,000 amount not rolled over is treated as being after-tax contributions.

You may roll over to an employer plan all of a payment that includes after-tax contributions, but only through a direct rollover (and only if the receiving plan separately accounts for after-tax contributions and is not a governmental section 457(b) plan). You can do a 60-day rollover to an employer plan of part of a payment that includes after-tax contributions, but only up to the amount of the payment that would be taxable if not rolled over.

If you miss the 60-day rollover deadline

Generally, the 60-day rollover deadline cannot be extended. However, the IRS has the limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline. To apply for a waiver, you must file a private letter ruling request with the IRS. Private letter ruling requests require the payment of a nonrefundable user fee. For more information, see IRS Publication 590, Individual Retirement Arrangements (IRAs).

If your payment includes employer stock that you do not roll over

If you do not do a rollover, you can apply a special rule to payments of employer stock (or other employer securities) that are either attributable to after-tax contributions or paid in a lump sum after separation from service (or after age 59½, disability, or the participant's death). Under the special rule, the net unrealized appreciation on the stock will not be taxed when distributed from the Plan and will be

taxed at capital gain rates when you sell the stock. Net unrealized appreciation is generally the increase in the value of employer stock after it was acquired by the Plan. If you do a rollover for a payment that includes employer stock (for example, by selling the stock and rolling over the proceeds within 60 days of the payment), the special rule relating to the distributed employer stock will not apply to any subsequent payments from the IRA or employer plan. The Plan administrator can tell you the amount of any net unrealized appreciation.

If you have an outstanding loan that is being offset

If you have an outstanding loan from the Plan, your Plan benefit may be offset by the amount of the loan, typically when your employment ends. The loan offset amount is treated as a distribution to you at the time of the offset and will be taxed (including the 10% additional income tax on early distributions, unless an exception applies) unless you do a 60-day rollover in the amount of the loan offset to an IRA or employer plan.

If you were born on or before January 1, 1936

If you were born on or before January 1, 1936 and receive a lump sum distribution that you do not roll over, special rules for calculating the amount of the tax on the payment might apply to you. For more information, see IRS Publication 575, Pension and Annuity Income.

If your payment is from a governmental section 457(b) plan

If the Plan is a governmental section 457(b) plan, the same rules described elsewhere in this notice generally apply, allowing you to roll over the payment to an IRA or an employer plan that accepts rollovers. One difference is that, if you do not do a rollover, you will not have to pay the 10% additional income tax on early distributions from the Plan even if you are under age 59½ (unless the payment is from a separate account holding rollover contributions that were made to the Plan from a tax-qualified plan, a section 403(b) plan, or an IRA). However, if you do a rollover to an IRA or to an employer plan that is not a governmental section 457(b) plan, a later distribution made before age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies). Other differences are that you cannot do a rollover if the payment is due to an “unforeseeable emergency” and the special rules under “If your payment includes employer stock that you do not roll over” and “If you were born on or before January 1, 1936” do not apply.

If you are an eligible retired public safety officer and your pension payment is used to pay for health coverage or qualified long-term care insurance

If the Plan is a governmental plan, you retired as a public safety officer, and your retirement was by reason of disability or was after normal retirement age, you can exclude from your taxable income plan payments paid directly as premiums to an accident or health plan (or a qualified long-term care insurance contract) that your employer maintains for you, your spouse, or your dependents, up to a maximum of \$3,000 annually. For this purpose, a public safety officer is a law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew.

If you roll over your payment 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 applies under which the amount of the payment rolled over (reduced by any after-tax amounts) will be taxed. However, the 10% additional income tax on early distributions will not apply (unless you take the amount rolled over out of the Roth IRA within 5 years, counting from January 1 of the year of the rollover). 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 payment to a Roth IRA, later payments from the Roth IRA that are qualified distributions will not be taxed (including earnings after the rollover). A qualified distribution from a Roth IRA is a payment made after you are age 59½ (or after your death or disability, or as a qualified first-time homebuyer distribution of up to \$10,000) and after you have had a Roth IRA for at least 5 years. In applying this 5-year rule, you count from January 1 of the year for which your first contribution was made to a Roth IRA. Payments from the Roth IRA that are not qualified distributions will be taxed to the extent of earnings after the rollover, including the 10% additional income tax on early distributions (unless an exception applies). You do not have to take required minimum distributions from a Roth IRA during your lifetime. For more information, see IRS Publication 590, Individual Retirement Arrangements (IRAs).

You cannot roll over a payment from the Plan to a designated Roth account in an employer plan.

If you are not a plan participant

Payments after death of the participant. If you receive a distribution after the participant's death that you do not roll over, the distribution will generally be taxed in the same manner described elsewhere in this notice. However, the 10% additional income tax on early distributions and the special rules for public safety officers do not apply, and the special rule described under the section “If you were born on or before January 1, 1936” applies only if the participant was born on or before January 1, 1936.

If you are a surviving spouse. If you receive a payment from the Plan as the surviving spouse of a deceased participant, you have the same rollover options that the participant would have had, as described elsewhere in this notice. In addition, if you choose to do a rollover to an IRA, you may treat the IRA as your own or as an inherited IRA.

An IRA you treat as your own is treated like any other IRA of yours, so that payments made to you before you are age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies) and required minimum distributions from your IRA do not have to start until after you are age 70½.

If you treat the IRA as an inherited IRA, payments from the IRA will not be subject to the 10% additional income tax on early distributions. However, if the participant had started taking required minimum distributions, you will have to receive required minimum distributions from the inherited IRA. If the participant had not started taking required minimum distributions from the Plan, you will not have to start receiving required minimum distributions from the inherited IRA until the year the participant would have been age 70½.

If you are a surviving beneficiary other than a spouse. If you receive a payment from the Plan because of the participant's death and you are a designated beneficiary other than a surviving spouse, the only rollover option you have is to do a direct rollover to an inherited IRA. Payments from the inherited IRA will not be subject to the 10% additional income tax on early distributions. You will have to receive required minimum distributions from the inherited IRA.

Payments under a qualified domestic relations order. If you are the spouse or former spouse of the participant who receives a payment from the Plan under a qualified domestic relations order (QDRO), you generally have the same options the participant would have (for example, you may roll over the payment to your own IRA or an eligible employer plan that will accept it). Payments under the QDRO will not be subject to the 10% additional income tax on early distributions.

If you are a nonresident alien

If you are a nonresident alien and you do not do a direct rollover to a U.S. IRA or U.S. employer plan, instead of withholding 20%, the Plan is generally required to withhold 30% of the payment for federal income taxes. If the amount withheld exceeds the amount of tax you owe (as may happen if you do a 60-day rollover), you may request an income tax refund by filing Form 1040NR and attaching your Form 1042-S. See Form W-8BEN for claiming that you are entitled to a reduced rate of withholding under an income tax treaty. For more information, see also IRS Publication 519, U.S. Tax Guide for Aliens, and IRS Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

Other special rules

If a payment is one in a series of payments for less than 10 years, your choice whether to make a direct rollover will apply to all later payments in the series (unless you make a different choice for later payments).

If your payments for the year are less than \$200 (not including payments from a designated Roth account in the Plan), the Plan is not required to allow you to do a direct rollover and is not required to withhold for federal income taxes. However, you may do a 60-day rollover.

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

FOR MORE INFORMATION

You may wish to consult with the Plan administrator or payor, or a professional tax advisor, before taking a payment from the Plan. Also, you can find more detailed information on the federal tax treatment of payments from employer plans in: IRS Publication 575, Pension and Annuity Income; IRS Publication 590, Individual Retirement Arrangements (IRAs); and IRS Publication 571, Tax-Sheltered Annuity Plans (403(b) Plans). These publications are available from a local IRS office, on the web at www.irs.gov, or by calling 1-800-TAX-FORM.