

**FOR TERMINATED PARTICIPANTS WITH A VESTED BALANCE OVER \$7,000
OR REACHED NRA**

Date: _____

Name: _____

Address: _____

Re: _____ Cash Balance Pension Plan

Dear _____:

Now that you have terminated employment, you are eligible to take a distribution of your benefit from the Cash Balance Plan. You have the option to take a taxable cash payment or to roll over your funds to either a Rollover IRA or to your new employer's qualified retirement plan and continue to defer taxation.

We encourage you to withdraw your funds from our plan for the following reasons:

- You have the option to transfer your money to an IRA or to your new employer's plan, enabling you to consolidate your retirement accounts.
- Once you take a distribution, you will have control over investment options.
- Once you take a distribution, you will control where your money is held and you do not have to contact us for access and withdrawals.
- You will no longer have to inform us of changes in address and contact information.
- Taking a distribution now lowers the chance you will lose track of this money and eliminates the possibility of you being treated in the future as an "unlocatable participant: for whom money cannot be distributed.

If you would like us to initiate a distribution of your benefit, please contact
_____ @ _____ as soon as possible.

Sincerely,