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AN IRVING-CLOUD COMPANY

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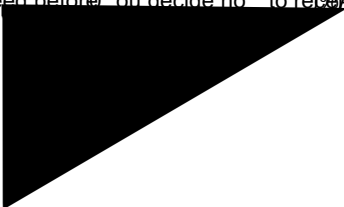
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(800) 265-2652

**SPECIAL TAX NOTICE REGARDING
DISTRIBUTIONS FROM YOUR TAX-SHELTERED
ANNUITY OF FORMER PENSION ANNUITY**

74(6) 6213.84 required b la and contains important information you will need before you decide how to receive benefits from 052013/00030016001



You can roll over up to 100% of the eligible rollover distribution, including an amount equal to the 20% that was withheld. If you roll over more than the 20% that was withheld, you must use after-tax contributions to make up the difference. If you roll over only the 20% that was withheld, you can use pre-tax contributions to make up the difference. If you roll over only the 20% that was withheld, you must use after-tax contributions to make up the difference.

A distribution from a TSA or Former Pension Annuity is eligible for an IRA if the distribution is made to you after you have reached the age of 59½ and the value that has accrued after you have made contributions to the TSA or Former Pension Annuity is not subject to a distribution agreement unless you have attained the age of 59½, separated from your employment, died or become disabled. If you are a beneficiary of a distribution, you must be at least 21 years old and have reached the age of majority in your state of residence.

With certain exceptions, you must obtain the consent of your spouse to receive an eligible rollover distribution from a TSA or Former Pension Annuity in a lump sum other than a "qualified annuity". See "Notice of Spousal Consent".

A 10% penalty tax will be assessed on the taxable portion of the distribution if you do not roll it over, in addition to the regular income tax. If you are under age 59½ and you do not roll it over, you will also be assessed a 25% penalty tax on the taxable portion of the distribution. See IRS Publication 590 for more information.

II. SURVIVING SPOUSE, BENEFICIARIES, AND OTHER BENEFICIARIES

In general, the rules for direct rollovers and mandatory withholding also apply to distributions to surviving spouses, beneficiaries who are "alternate payees," and beneficiaries who have a "qualified domestic relations order" in connection with a divorce or legal separation.

If you are a surviving spouse, you may choose to have an eligible rollover distribution from a TSA or Former Pension Annuity paid to you in a lump sum or rolled over to another IRA or paid to you in a lump sum or rolled over to another IRA. If you are a surviving spouse, you may choose to have an eligible rollover distribution from a TSA or Former Pension Annuity paid to you in a lump sum or rolled over to another IRA or paid to you in a lump sum or rolled over to another IRA. If you are a surviving spouse, you may choose to have an eligible rollover distribution from a TSA or Former Pension Annuity paid to you in a lump sum or rolled over to another IRA or paid to you in a lump sum or rolled over to another IRA.

V. If you are a surviving spouse, you must be at least 30 years old when you receive your distribution. If you are a surviving spouse, you must be at least 30 years old when you receive your distribution. If you are a surviving spouse, you must be at least 30 years old when you receive your distribution.

VI. ADDITIONAL INFORMATION

These rules apply to the federal (income) tax rules that might apply to your distribution. The rules described above are not complete. There are many conditions and exceptions that are not included in this notice. You should consult with a professional advisor before you take any action from the TSA or Former Pension Annuity. For more information on the tax treatment of distributions from TSA or Former Pension Annuity, see the IRS Publication 590, *Individual Retirement Arrangements*, IRS Publication 590, *Individual Retirement Arrangements*, IRS Publication 590, *Individual Retirement Arrangements*, IRS Publication 590, *Individual Retirement Arrangements*. These publications are available at your local IRS office or by calling (800) TAX-FORMS.

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