AURORA

AN RGA COMPANY

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(800) 265-2652

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

This notice is required b la and contains important information ou ill need before ou decide ho to receive benefits fron 7(6)+21B.844 0 Ta2c 0)%i 052018,A0030016001

You can roll o er up to 100% of the eligible rollo er distribution, including an amount equal to the 20% that as ithheld. If ou choose to roll o er 100%, ou must find other mone ithin the 60-da period to contribute to the contract or plan recei ing the rollo er to replace the 20% that as ithheld. If ou roll o er onl the 80% that ou recei ed, ou ill be ta ed on the 20% that as ithheld.

(A). You ill not be permitted to recei e a distribution from a TSA or roll a distribution from a TSA o er to a TSA or an IRA if the distribution is made from cash surrender alue that has accrued after December 31, 1988 and is attributable to contributions made as a result of a salar reduction agreement unless ou ha e attained age 59 1/2, separated from our emplo ment, died or become disabled or the distribution is made on account of hardship and is limited to contributions.

. With certain e ceptions, ou must obtain the consent of our spouse to recei e an eligible rollo er distribution from a TSA or Former Pension Annuit in a form other than a "qualified joint and sur i or annuit ". See "Notice of Spousal Consent".

A 10% A A 59 1/2. If ou recei e a distribution before ou reach age 59 1/2 and ou do not roll it o er, in addition to the regular income ta , ou ma ha e to pa an e tra ta equal to 10% of the ta able portion of the distribution unless ou qualit for an e ception. See IRS Form 5329 for more information.

I . **SURVIVING SPOUSE, ALTERNATE PAYEES, AND OTHER BENEFICIARIES**

In general, the rules summari ed abo e (e.g., direct rollo er and mandator ithholding) also appl to distributions to sur i ing spouses of emplo ees and to spouses or former spouses ho are "alternate pa ees." You are an alternate pa ee if our interest in the TSA or Former Pension Annuit results from a "qualified domestic relations order" issued b a court in connection ith a di orce or legal separation.

If ou are a sur i ing spouse, ou ma choose to ha e an eligible rollo er distribution paid in a direct rollo er to an IRA or paid to ou. If ou ha e the distribution paid to ou, ou can keep it or roll it o er ourself to an IRA, but ou cannot roll it o er to another TSA or qualified plan (including a Former Pension Annuit). If ou are an alternate pa ee, ou ha e the same choices as the emplo ee. If ou are a beneficiar other than the sur i ing spouse, ou cannot choose a direct rollo er, and ou cannot roll o er the distribution ourself. If ou are a sur i ing spouse, an alternate pa ee, or another beneficiar , our distribution is not subject to the additional 10% ta described abo e.

V. This notice must be pro ided not less than 30 da s and not more than 90 da s before ou recei ed our distribution. You ha e the right to consider hether to elect a direct rollo er for at least 30 da s after receipt of this notice.

HOW TO OBTAIN ADDITIONAL INFORMATION

This notice summari es onl the federal (not state or local) ta rules that might appl to our distribution. The rules described abo e are comple and contain man conditions and e ceptions that are not included in this notice. Therefore, ou ma ant to consult ith a professional ta ad isor before ou take a distribution from the TSA or Former Pension Annuit . Also, ou can find more specific information on the ta treatment of distributions from TSA or Former Pension Annuit in the IRS Publication 571, *Tax-Sheltered Annuity Programs for Employees of Public Schools and Certain Tax Exempt Organizations*, IRS Publication 575, *Pension and Annuity Income*, and IRS Publication 590, *Individual Retirement Arrangements*. These publications are a ailable from our local IRS office or b calling 1 (800) TAX-FORMS.

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