

Client Name: \_\_\_\_\_

TO: ALL EMPLOYEES over 70 years of age who are **not owner employees**.

According to the Small Business Job Protection Act of 1996 amended under Code Section 401(a)(9), employees other than 5% owners may decide that they do not wish to take minimum distributions from the plan after age 70 ½. Until this amendment, these distributions were mandatory. (You still must take distributions from any IRA or other qualified monies).

We have set out below an election that you may make to stop these distributions, or continue them if that is your choice. Please return this form to your Plan Representative at your employer's office.

- I do not wish to take the minimum distributions required annually in the past because I have reached age 70 ½.
- I wish to take a minimum distribution by December 31st of each plan year because I have reached the age of 70 ½. *(If this option is checked, please contact your HR Department to initiate the proper paperwork.)*

Signed: \_\_\_\_\_  
Plan Participant

Date: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

\_\_\_\_\_  
Plan Representative

Plan Representative: Please return a copy of this signed form to

**Campbells Administration Inc.,**  
17772 E. 17<sup>th</sup> St. North Bldg., Suite 101  
Tustin, CA 92780  
**Retain a copy for your records.**