

NOTICE

Please be aware that your plan offers a Joint and Survivor Annuity to all terminating Plan Participants as one of their distribution choices.

You will see this option offered on the “Application for Distribution” form in the termination package given to each Participant.

It is absolutely necessary that you have the signature of the Participant on this form if they do or do not wish to exercise this option. Furthermore, since the annuity involves the spouse, the second page titled “Spouse’s Consent” must also be fully completed.

The completion of the forms is important. On the 5500 form, we have answered in the affirmative since we have assumed that you verified that you have both a participant signature and a spousal signature before distributing any funds.

If the IRS should audit the plan, one of their first requests will be to see these signed forms.

If you have any questions, please do not hesitate to call our office at:

Phone: (714) 669-0445

Fax: (714) 669-0541

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