

POSTPONEMENT OF DISTRIBUTION ELECTION

Participant: _____

In accordance with the Plan, I elect to postpone distribution of benefits. I have received an explanation of my distribution election rights under the Plan, the financial effect of my election and my right to postpone distribution from the Plan. Considering these options, I have elected to postpone distribution until the following distribution date:

- 1. () _____.
- 2. () _____ following the close of the plan year
in which:
 - a. () I attain Normal Retirement Age under the Plan.
 - b. () _____.
- 3. () April 1 following the close of the calendar year in which I attain
age 70 1/2.
- 4. () April 1 following the later of the close of the calendar year in
which I attain age 70 1/2 or separate from service.

I understand I may reconsider this election by submitting a new POSTPONEMENT OF DISTRIBUTION form. Between 30 and 90 days before my postponed distribution date, I will receive the necessary notice and election forms to choose the type of distribution I wish to receive from the Plan.

EXECUTED this _____ day of _____, 20 _____.

Participant's Signature