

WESTERN CONFERENCE OF TEAMSTERS PENSION PLAN
NON-SPOUSE LUMP SUM (PAYMENT OR ROLLOVER) DISTRIBUTION ELECTION FORM

Participant's Name (First)	(M.I.)	(Last)	Customer ID	Social Security Number
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Benefit Effective Date	Benefit Type Payable			Notification Date
	Approximate Lump Sum Amount			Participant's Date of Death
Beneficiary's Name				Beneficiary's Social Security Number
				- -

In order to complete the processing of your benefit, you must complete this election form authorizing the Plan to either pay your benefit to you with 20% federal income tax withholding or to roll over your benefit directly to an Individual Retirement Account (IRA) that is established for the purpose of receiving the distribution on your behalf and which will be treated as an "inherited IRA." **Please complete Section A and Section B and/or C, as applicable. You must also sign, date, and return this form. If you do not return this form within 180 days of the Notification Date above, your application for benefits will be denied and you will be required to submit a new application for benefits. If you want your distribution or direct rollover to be made in a particular calendar year, your completed Election Form must be received by the Plan Administrative Office NO LATER THAN SEPTEMBER 1ST of that year.** If the amount of your non-periodic distribution is less than two hundred dollars (\$200), no federal income tax withholding is required. However, all non-periodic distributions received under the same plan within one taxable year must be aggregated for purposes of determining whether the \$200 threshold has been reached.

IMPORTANT: YOU SHOULD CAREFULLY READ THE ATTACHED "TAX NOTICE FOR NON-SPOUSE BENEFICIARY" AND CONSULT WITH A PROFESSIONAL TAX ADVISOR BEFORE MAKING YOUR DISTRIBUTION ELECTION.

<p align="center">Section A (Required)</p> <p align="center">ELECTION OF PAYMENT OR DIRECT ROLLOVER</p>	<p>Check one statement below which indicates how you would like the Trust to pay your benefit. (Check only one box.)</p> <p><input type="checkbox"/> 1. I elect to receive my entire benefit in a single lump sum payment, less 20% federal income tax withholding.</p> <p><input type="checkbox"/> 2. I elect to roll over my entire benefit to the "Inherited" IRA that I have designated below in Section B. (This option cannot be elected on or after January 1 of the 5th year following the year in which the Participant died.)</p> <p><input type="checkbox"/> 3. I elect to receive directly the amount of \$_____, which will be subject to 20% federal income tax withholding, and roll over the remainder to the "Inherited" IRA that I have designated below in Section B. (This option cannot be elected on or after January 1 of the 5th year following the year in which the Participant died <i>or</i> if the remaining amount to be rolled over is less than \$500.00.)</p>
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<p align="center">Section B</p> <p align="center">INFORMATION FOR ROLLOVER PAYMENT</p>	<p>If you checked Box 2 or 3 above, complete all of the information below regarding the IRA your benefit is to be rolled into:</p> <p>Account Type: <input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA**</p> <p>**You can roll over your distribution to a Roth IRA <i>only if</i> your Adjusted Gross Income (AGI) is <i>not more than \$100,000</i> and you are <i>not married filing a separate income tax return</i>. The amount rolled over will NOT be tax free. It will be includable in your taxable income in the year distributed. Please contact your tax advisor to determine whether you are eligible to roll over your distribution to a Roth IRA.</p>
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TAX NOTICE FOR NON-SPOUSE BENEFICIARY

This notice contains important information you will need before you decide how to receive your death benefits from the Western Conference of Teamsters Pension Plan (the "Plan"), including how you can defer federal income tax on your benefits.

If you are a designated beneficiary other than a surviving spouse or an alternate payee who is entitled to receive a lump sum death benefit from the Plan (a "non-spouse" beneficiary), you may elect to have your distribution from the Plan paid directly to you or paid by the Plan directly to an individual retirement account or individual retirement annuity (an "IRA") that has been established for the purpose of receiving this distribution on your behalf (a "DIRECT ROLLOVER"). You may also elect to have part of your distribution paid directly to you and part rolled over to an IRA in a DIRECT ROLLOVER. You cannot receive payment and then roll over the payment yourself to the IRA. Also, note that if you want to elect a DIRECT ROLLOVER, the rollover must be completed by December 31st of the 4th calendar year following the year of the Participant's death.

If you elect a DIRECT ROLLOVER to an IRA, the IRA will be treated as an "inherited IRA." In general, this means that you must either: (a) receive a distribution of the entire IRA account balance by December 31st of the 5th calendar year following the year of the Participant's death; or (b) receive payments from the IRA under the "life expectancy rule," which means that payment is made over a period not greater than your life expectancy, beginning not later than December 31st of the calendar year immediately following the year of the Participant's death. If you choose to have your payment made directly to an IRA, contact the IRA sponsor (usually a financial institution) to find out how to have your payment made in a DIRECT ROLLOVER to an "inherited" IRA at that institution. Before you decide to roll over your payment, you should find out about any documents that are required to be completed before the IRA sponsor will accept a DIRECT ROLLOVER.

In some instances, if you elect a DIRECT ROLLOVER to an IRA, and you wish to receive distributions from the IRA under the "life expectancy rule," you may be required to receive a "required minimum distribution" directly from the Plan, with the balance (or some other amount that you designate) paid to the IRA in a DIRECT ROLLOVER. You should consult with a professional tax advisor to determine whether such a distribution is required, and if so, you must advise the Plan of the amount of the required distribution. (See Section A, Box 3 of the Election Form.)

If the Participant's named beneficiary is a trust, the Plan may make a DIRECT ROLLOVER to an "inherited IRA" on behalf of the trust, provided that the beneficiaries of the trust meet the requirements to be "designated beneficiaries" as defined in IRS regulations. If you are the executor of, or a beneficiary under, a trust that is the Participant's named beneficiary, please consult with a professional tax advisor or legal counsel regarding the operation of the trust rollover rules.

If you want your distribution or DIRECT ROLLOVER to be made in a particular calendar year, your completed Election Form must be received by the Plan Administrative Office NO LATER THAN SEPTEMBER 1ST of that year.

If you elect a DIRECT ROLLOVER to an IRA, the amount rolled over will not be taxable until you later take it out of the IRA. If all or part of the distribution is paid directly to you, the Plan is required by law to withhold 20% of the taxable amount. This amount is sent to the IRS as federal income tax withholding.

If you are eligible, you can choose a DIRECT ROLLOVER to a ROTH IRA:

- You can choose a direct rollover to a Roth IRA only if your Adjusted Gross Income (AGI) is not more than \$100,000 and you are not married filing a separate tax return.
- The amount rolled over to the Roth IRA will be includable in your gross income in the year of the distribution, but taxes will not be withheld unless you request a specific federal withholding amount. If you elect to roll over to a Roth IRA, the Trust will provide you with the necessary form for your federal tax withholding election. The 10% tax on early withdrawals (see below) will not apply. If you later receive a "qualified distribution" from the Roth IRA, the amount rolled over, together with future earnings on that amount, will be distributed to you tax free.
- You cannot receive payment from the Plan and then pay it to your Roth IRA. A rollover to a Roth IRA must be made directly from the Plan to the Roth IRA.

How to obtain additional information: This notice summarizes only the federal (not state or local) tax rules that may apply to your death benefit payment from the Plan. The rules described above are complex and may contain conditions or exceptions that are not included in this notice. Therefore, you should consult with a professional tax advisor before you take a payment of your benefits from your Plan. Also, you can find more specific information on the tax treatment of payments from qualified employer plans in IRS Publication 575, Pension and Annuity Income, and IRS Publication 590, Individual Retirement Arrangements. These publications are available from your local IRS office, on the IRS's Internet Website at www.irs.gov, or by calling 1-800-TAX-FORMS.