

Account Number

Premiere Select® Retirement Plan

Earnings Distribution Request

Use this form to establish, change, or delete an earnings distribution plan from a Premiere Select Defined Contribution Retirement Plan Profit Sharing or Money Purchase Plan participant or Beneficiary Distribution Account (collectively, "Account"). Individual 401(k) Plan accounts are not eligible to receive earnings distributions. Use one form for each Account. Type on screen or fill in using CAPS letters and black ink. Read the attached Customer Instructions, Terms and Conditions before completing this form.

1. Plan Participant or Beneficiary

Provide all information requested.

Participant or Beneficiary First Name	Middle Name	Last Name
Plan Name		
Plan Administrator		

- ☐ Profit Sharing Plan ☐ Money Purchase Plan

Participant Marital Status

- ☐ Check this box if the participant is married. Refer to Section 6 for the spousal signature requirements.

2. Distribution Request

Type of Request

- Check one.
Fill out ONLY sections with changes. ▶
Skip to Section 4. ▶
- ☐ Establish a new distribution plan
- ☐ Change an existing distribution plan
- ☐ Delete an existing distribution plan

Reason for Distribution

- Check one.
- ☐ Attainment of age 59½
- ☐ Plan termination
- ☐ Death of participant. For Beneficiary Distribution Accounts only
- ☐ Termination of employment or service
- ☐ Disability. As defined by the Premiere Select Defined Contribution Retirement Plan Basic Plan Document No. 04

Earnings Distribution Instructions. Distributions will be made from the core account.

- Check one.
- ☐ Use existing Account Service Instructions. Default if no choice indicated.
- ☐ Change existing Account Service Instructions to pay ALL mutual funds' dividends and capital gains and ALL eligible securities' dividends, interest and capital gains in cash.

continued on next page

2. Distribution Request *continued*

Frequency of Earnings Distribution Payments

- Check one. ☐ Daily (D) Payments will be made every business day. You cannot request checks sent by mail with this option.
- ☐ Weekly (W) Payments will be made every Friday.
- ☐ Monthly (M) Payments will be made on the last Friday of each month.
- ☐ Semi-monthly (S) Payments will be made on the second and last Friday of each month.
- ☐ Quarterly (Q) Payments will be made on the last Friday of March, June, September and December.
- ☐ Weekly-PLUS (F) Payments will be made every Friday AND on the first business day following the 1st, 15th and 22nd of each month.
- ☐ Specific days/months (X)

If you check this box, be sure to enter at least one day and select at least one month option below.

Day DD	Day DD	Day DD

☐ Every month

☐ In the selected months of:

- | | | | | | |
|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| ☐ Jan | ☐ Feb | ☐ Mar | ☐ Apr | ☐ May | ☐ Jun |
| ☐ Jul | ☐ Aug | ☐ Sep | ☐ Oct | ☐ Nov | ☐ Dec |

3. Payment Method *Choose one. Refer to instructions for default provisions if choices in this section are left blank.*

Check one and provide additional details, as applicable, in this section.

- ☐ A. Intra-Bank Payment (IBP) ☐ C. Electronic Funds Transfer (EFT)
- ☐ B. Check Distribution ☐ D. Distribution to a Nonretirement Account (via Journal)

A. Intra-Bank Payment (IBP) *Bank-affiliated Broker/Dealers only.*

You must have standing instructions on file.

- ☐ Deposit directly to your bank account via IBP Check with your investment representative to confirm if this is available to you.

B. Check Distribution *Choose 1st Party Check or 3rd Party Check and provide additional details as applicable.*

- ☐ 1st Party Check *Paid and mailed to name and mailing address on record.*

Check one, if applicable.

☐ Use standing instructions on file

OR

Line Number

If you have multiple standing instructions, obtain the line number from your investment representative.

☐ Additional Information *Not applicable when using standing instructions.*

Information provided in the Memo field will print on the check but will not appear visible in the window of the envelope.

Memo <i>maximum 30 characters</i>
Check Stub Information <i>maximum 100 characters</i>

- ☐ 3rd Party Check *Paid and/or mailed to an alternate name(s) and/or address.*

Check one, if applicable.

☐ Use standing instructions on file

OR

Line Number

If you have multiple standing instructions, obtain the line number from your investment representative.

☐ Alternate Instructions *Not applicable when using standing instructions.*

continued on next page

3. Payment Method *continued*

Avoid any account number or SSN that compromises a customer's identity. If needed, use the Memo and Check Stub Information fields.

Payee		
Attention: maximum 32 characters total including "Attn:"	OR	Care of: maximum 32 characters total including "C/O"
Attn:		C/O
Address		
City	State/Province	Zip/Postal Code

C. Electronic Funds Transfer (EFT) Choose 1st Party EFT or 3rd Party EFT and provide additional details as applicable.

When using EFT, allow 2–3 business days after the date the distribution is processed for funds to reach your bank or credit union.

Check one.

☐ 1st Party EFT The account owner is an owner of the bank account.

To transfer funds via 1st Party EFT, you **MUST** have EFT standing instructions on your account.

Line Number

If you have multiple standing instructions, obtain the line number from your investment representative.

☐ 3rd Party EFT The account owner is not an owner of the bank account.

☐ Use standing instructions on file

Line Number

If you have multiple standing instructions, obtain the line number from your investment representative.

D. Distribution to a Nonretirement Account (via Journal)

☐ Distribute to the following account:

Account Number

4. Tax Withholding Elections

Complete this section only if the account owner is a U.S. person (including a U.S. resident alien). The tax withholding elections below will apply to each payment in the series until changes to elections are made in writing. Changes to your tax elections for subsequent distributions can be made by completing a Premiere Select Retirement Plan Earnings Distribution Request and submitting it to your investment representative. **See the Notice of Withholding section in the attached Customer Instructions and Terms and Conditions.**

Note: Combined percentage cannot exceed 99%.

Check one in each column.

The state of residence in the legal address on this Account will determine the state income tax withholding requirements for your distributions.

Federal

- ☐ Do NOT withhold federal taxes
- ☐ Withhold federal taxes at the rate of:

Percentage

Minimum 10%, maximum 99% if the distributions are not rollover eligible. Minimum 20%, maximum 99% if the distributions are rollover eligible. Whole numbers, no dollar amounts.

State

- ☐ Do NOT withhold state taxes unless required by law
- ☐ Withhold state taxes at the minimum rate
- ☐ Withhold state taxes at the rate of:

Percentage

Maximum 99%. Whole numbers, no dollar amounts. If the percentage rate entered is less than your state's minimum withholding requirements, your state's minimum will be withheld.

For Connecticut residents:

- Connecticut requires withholding on distributions from retirement accounts. If you are exempt from state tax, you have the option to elect out of tax withholding.
- You confirm that your state tax withholding election is true, complete, and correct.

5. Signatures and Dates *Form cannot be processed without signatures and dates.*

By signing below, you:

- Certify that you have carefully read, fully understand, and agree to comply with, the **Customer Instructions, Terms and Conditions** including the **Notice of Withholding** attached to this **Premiere Select Retirement Plan Earnings Distribution Request**.
- Certify that the information supplied on this form is complete and accurate.
- Certify that you understand the reason for distribution options applicable to you (or to the Account beneficiary or beneficiaries and you have requested a reason for distribution option that is consistent with your status (or the Account beneficiary's status, if applicable).
- Acknowledge receipt of the Special Tax Notice regarding the mandatory 20% federal income tax withholding.
- Acknowledge, if requesting distributions via EFT, that NFS cannot verify the account registration at the receiving institution.
- Certify that this distribution plan is being made pursuant to the Premiere Select Defined Contribution Retirement Plan and Trust Agreement.
- Indemnify the Trustee of your Account and NFS and their agent(s), successors, affiliates, and employees from any liability in the event that you fail to meet the IRS requirements regarding distributions from your Premiere Select Defined Contribution Retirement Plan Account or Beneficiary Distribution Account, as applicable.

Plan Administrator Certification

By signing below, I approve the included distribution request. Additionally, I:

- Certify that I have reviewed this request and confirm it is in accordance with any applicable plan document requirements, including but not limited to spousal consent requirements.
- Confirm that the plan participant or beneficiary is eligible for the distribution
- Indemnify the Trustee and NFS and their agent(s), successors, affiliates, and employees from any liability for any action taken or not taken in processing the distribution instructions.

Participant or Beneficiary Name First, M.I., Last	
Participant or Beneficiary Signature	Date MM - DD - YYYY
SIGN	

Plan Administrator Name First, M.I., Last	
Plan Administrator Signature	Date MM - DD - YYYY
SIGN	

6. Spousal Consent *For Participant Accounts ONLY. Notarized signature of spouse may be required.* *Confirm with your Plan Administrator.*

By signing below, you:

- Consent to the distributions indicated on this form.
- Acknowledge that you are giving up your right to receive a payment benefit that would otherwise be payable to you
- You understand that this withdrawal will not be repaid to the account and that this may reduce the benefit payment that would otherwise be payable to you upon your spouse's death.

Spouse Name First, M.I., Last	
Spouse Signature	Date MM - DD - YYYY
SIGN	

Statement of Notary Public *In this section, "You" and "you" refer to the Notary Public.*

You certify that the individual signing above appeared before you on the date indicated below, that they are known to you to be the individual they claim to be, and that they represented to you that they made the certifications above their signature of their own free will.

State	County	Identification
Print Notary Name		Commission Expires MM - DD - YYYY
Notary Signature		Date MM - DD - YYYY
SIGN		

NOTARY SEAL / STAMP

Premiere Select® Retirement Plan Earnings Distribution Request

Customer Instructions, Terms and Conditions

The attached form should be used to request distributions of dividends, interest and/or capital gains ("earnings") from your Premiere Select Defined Contribution Profit Sharing or Money Purchase Plan participant or Beneficiary Distribution Account (collectively, "Account"), to change an existing earnings distribution plan, or to delete an existing earnings distribution plan. If you wish to request a distribution from more than one Account, you must complete a separate form for each Account. Note: Premiere Select Defined Contribution Retirement Plan Individual 401(k) Plan accounts are not eligible to receive earnings distributions.

Please read these Customer Instructions, Terms and Conditions carefully before completing the attached form. You are responsible for complying with IRS rules governing retirement plan distributions including required minimum distributions ("RMDs"). If you fail to meet any IRS requirements regulating retirement plan distributions, you may be subject to tax penalties. If you have any questions regarding your specific situation, please consult with your tax advisor.

Please read the attached Special Tax Notice for more information on the tax consequences of certain plan distributions/payments.

In general, distributions to married participants from all Money Purchase Plans and certain Profit Sharing Plans must be made in the form of a Qualified Joint and Survivor Annuity ("QJSA"), or if a participant dies before distributions under the Plan have begun, in the form of a Qualified Pre-Retirement Survivor Annuity ("QPSA"), unless the participant's spouse waives the annuity requirements in writing. Please consult your tax advisor for more information.

If this distribution is being made from an inherited Money Purchase Plan account, then the distribution options outlined below are only available if the participant elected out of the QJSA or QPSA and, if married, obtained written spousal consent to the waiver. Please contact the Plan Administrator to determine if any waivers were made. If the plan participant was unmarried, then the QJSA/QPSA requirements do not apply.

If the distribution is being made from an inherited Profit Sharing Plan account, then the QJSA/QPSA requirements do not apply if both of the following are met: (1) the plan participant elected not to receive distributions in the form of a life annuity, (2) the plan participant's spouse takes the distribution within 90 days following the date of the participant's death.

Upon depletion of all assets in your Account, a \$125 liquidation/termination fee and a final year annual maintenance fee, if applicable, as described in your Premiere Select Retirement Plan Application or in some other manner acceptable to the Trustee of your Account, Fidelity Management Trust Company ("Trustee"), if applicable, will be collected from the final distribution amount. If your earnings distribution plan results in an account balance that is less than the amount of any fees due, which include the termination fee and the annual maintenance fee, for a particular year, NFS may instead process a full distribution of your entire account balance and collect the applicable fees at that time. Please note that this could result in a payment amount that is less than the amount requested due to the payment of the applicable fees. In addition, your Account may be closed.

If you have any questions, please consult your Broker, Financial Advisor or Investment Professional ("investment representative").

Write your account number in the boxes in the upper right-hand corner of the form.

1. Plan Participant or Beneficiary

Please provide the name of the participant or beneficiary. Please provide the name of the Plan and Plan Administrator and indicate the plan type. If you have both a Money Purchase and a Profit Sharing Plan, you must complete a separate earnings distribution request form for each plan type.

2. Distribution Request

Type of Request

If establishing/changing/deleting an earnings distribution plan, please check the appropriate box.

Reason for Distribution

Please indicate the reason for this distribution, choosing only one. Distributions are only permitted when a participant attains age 59½, if the plan is terminated, due to death of participant if the Account is a beneficiary distribution account, termination of employment or service, or disability as defined by the Premiere Select Defined Contribution Retirement Plan. If one of these distributable events does not occur, then the distribution cannot be processed. Distributions for any other reasons can result in plan disqualification.

If you are a participant and are under age 59½ and you request a distribution, your distribution will be taxed as ordinary income and may also be subject to a 10% early distribution penalty. Please consult your tax advisor for details.

If you wish to take death distributions from inherited Premiere Select Defined Contribution Retirement Plan assets you must first transfer the assets to a Beneficiary Distribution Account ("BDA"), and then take the death distributions from the BDA. If you wish to request a transfer pursuant to a divorce of the Premiere Select Defined Contribution Retirement Plan participant, do not complete this form. Please contact your investment representative for additional instructions.

Earnings Distribution Instructions

You may elect to have the earnings on certain mutual funds and/or eligible securities distributed to you based on the Dividends, Interest and Capital Gains Account Service Instructions ("Account Service Instructions") currently in effect for your Account, or you may elect to change your Account Service Instructions to pay ALL mutual funds' dividends and capital gains and ALL eligible securities' dividends, interest and capital gains in cash to your core account investment vehicle ("core account") to be distributed to you. If you do not make a choice on the form, your earnings distributions will be paid to you based on the Account Service Instructions currently in effect for your Account.

- The earnings that are paid in cash and credited to your core account will be distributed to you from your core account in accordance with the frequency and payment method that you select in the Frequency of Earnings Distribution Payments and Payment Method sections respectively.
- If there are insufficient funds available in the core account to process a distribution for the entire amount earned during the payment period, NFS will generally attempt to process your requested distribution each day for the next 15 business days. Generally, if there are insufficient funds available in the core account by the expiration of that 15 business day period, the earnings distribution for that period will not be processed unless the distribution is scheduled to pay in December, in which case a distribution of the balance in the core account may be processed.
- If you acquire new positions in your Account after you have established the earnings distribution plan, the earnings on those new positions will be paid in cash to your core account and will be included in the earnings distribution plan unless or until new Account Service Instructions are established on your Account by your Broker/Dealer.
- If you terminate your earnings distribution plan, your Account Service Instructions in effect at that time will remain in effect unless and until new instructions are established on your Account by your Broker/Dealer.

- **The minimum earnings amount per check payment that can be distributed to you by check is \$25** (less income tax withholding, if applicable). If the earnings balance of your core account is less than \$25 on any scheduled payment date and you have elected to have payments made by check (Payment Method section, option B) the earnings distribution will not be processed and any earnings will accrue in your core account to be distributed at the next scheduled payment date on which the earnings balance is at least \$25. **Note:** There is no minimum earnings amount for payments that are distributed to a nonretirement brokerage account or via Electronic Funds Transfer (Payment Method section, options C and D).

Frequency of Earnings Distribution Payments

Your earnings distribution plan will be activated in accordance with your instructions after this form is received in good order by the Trustee. Please keep in mind mail and processing time when providing the beginning date. You may choose one of the following frequency schedules in the Frequency of Earnings Distribution Payments section of the form:

Daily Payments will be scheduled to pay each business day.

Note: Daily payments cannot be made by check. When selecting this frequency you may select **ONLY** options A and D in the Payment Method section of this form.

Weekly Payments will be scheduled to pay on the Friday of each week.

Monthly Payments will be scheduled to pay on the last Friday of each month.

Semi-monthly Payments will be scheduled to pay on the second and last Friday of each month.

Quarterly Payments will be scheduled to pay on the last Friday of March, June, September and December.

Weekly PLUS Payments will be scheduled to pay on Friday of each week AND on the first business day following the 1st, 15th, and 22nd of each month.

Specific days/months You may request up to three specific date(s) and the specific month(s) to schedule your payments

- If the scheduled first payment date falls on a weekend or holiday, payment will generally be made on the following business day — any subsequent scheduled payment dates that fall on a weekend or holiday will generally be made on the previous business day.
- Distribution payments scheduled to pay out on the 29th, 30th, or 31st that fall in a month that has less days, will be paid out on the last business day of the month.
- Distribution payments scheduled to pay out in December may result in your distribution being processed prior to the scheduled date to ensure that your distribution is processed prior to year end.

3. Payment Method

If no payment method is selected, your cash distributions will be made by check and sent to your mailing address of record (Option B).

A. Intra-Bank Payment (IBP)

IBP is a same-day transfer system that enables distributions from your Account to be deposited to your bank account carried at your Broker/Dealer's affiliated bank. If you would like the distributions to be deposited directly to your bank account via IBP, you must have IBP instructions on your account.

B. Check Distribution

1st Party Check. Check will be paid and mailed to the name and mailing address of record. If you wish to use previously provided standing instructions, check the appropriate box.

3rd Party Check. If you want a check paid and/or mailed to a payee and/or address other than the mailing address of record, check this box. You may choose to use standing instructions already on file or you may provide Alternate Instructions for just this one distribution or plan. Note that Alternate Instructions will not be added to your account for use in any future distribution requests.

C. Electronic Funds Transfer (EFT)

1st Party EFT. If you would like the distributions to be deposited directly to your individually owned bank account (the account owner is an owner of the bank account), check this box.

3rd Party EFT. If you would like the distributions to be deposited to your joint bank account or a third-party bank account, check this box.

If you would like the distributions to be deposited directly to your bank via EFT, you must have EFT instructions on your account. If the account is not currently set up for standing EFT, a standing instructions form must be completed to establish the EFT instructions. **Note:** EFT instructions may take 4–5 business days to become active. Business days are Monday through Friday. Bank and New York Stock Exchange holidays are not included. If you have multiple sets of standing instructions, provide the line number of the specific set of instructions, as it pertains to this situation. The line number can be obtained from your investment representative.

D. Distribution to a Nonretirement Account (via Journal)

If you want cash or securities distributed in-kind to a nonretirement account, provide the nonretirement account number. An application must be completed to establish a new nonretirement brokerage account.

4. Notice of Withholding

Read carefully before completing the Tax Withholding Elections section of the form.

20% Withholding—IRS regulations require federal income tax withholding at the rate of 20% from your Premiere Select Retirement Plan distributions that are eligible to be rolled over if the distributions are not directly rolled over to another eligible retirement plan or to an IRA. Generally, distributions that are not subject to this withholding include: distributions of certain substantially equal periodic payments made over ten or more years and required minimum distributions. Refer to the Special Tax Notice for additional information.

10% Withholding—If the distribution is not considered an eligible rollover distribution, the mandatory 20% withholding does not apply. Instead, your distributions are subject to federal income tax withholding at a rate of 10% unless you elect not to have withholding apply. Withholding will apply to the gross amount of each distribution, even if you have made nondeductible contributions. Moreover, failure to provide a U.S. residential address will result in 10% withholding on the distribution proceeds even if you have elected not to have tax withheld (an IRS requirement). A Post Office Box does not qualify as a residential address.

If federal income tax is withheld from your distribution, state income taxes may also be withheld. Your state of residence will determine your state income tax withholding requirements, if any. Refer to the list below. Your state of residence is determined by your legal address of record provided for your Account. The information provided is general in nature and should not be considered legal or tax advice.

Whether or not you elect to have federal and, if applicable, state income tax withheld, you are still responsible for the full payment of federal income tax, any state tax or local taxes, and any penalties that may apply to your distribution(s).

Whether or not you elect to have withholding apply (by indicating so on your tax withholding election form), you may be responsible for payment of estimated taxes. You may incur penalties under the IRS and applicable state tax rules if your estimated tax payments are not sufficient.

Withholding Options

State of residence	State tax withholding options
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	No state tax withholding is available (even if your state has income tax).
AR, IA, KS, MA, ME,* NE, OK, PR,† VA, VT	- If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate or an amount greater as specified by you - If you do NOT choose federal withholding, state withholding is voluntary. - If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate.
CA, DE, GA,† NC, OR	- If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise. - If you do NOT choose federal withholding, state withholding is voluntary. - If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate.
DC <i>Only applicable if taking a full distribution of entire account balance.</i>	- If you are taking distribution of your entire account balance and not directly rolling that amount over to another eligible retirement account, DC requires that a minimum amount be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld. In that case, you must elect to have the minimum DC income tax amount withheld by completing the Tax Withholding section. - If your entire distribution amount has already been taxed (for instance, only after-tax or nondeductible contributions were made and you have no pretax earnings), you may be eligible to elect any of the withholding options. - If you wish to take a distribution of both taxable and nontaxable amounts, you must complete a separate distribution request form for each and complete the Tax Withholding section of the forms, as appropriate.
ME†, MS	- If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise. - If you do NOT choose federal withholding, state withholding will occur unless you request otherwise. - If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate.
CT, MI	- CT and MI generally require state income tax of at least your state's minimum requirements regardless of whether or not federal income tax is withheld. - Tax withholding is not required if you meet certain requirements governing pension and retirement benefits. Reference the CT or MI W-4P Form for additional information about calculating the amount to withhold from your distribution. - If you are subject to state tax withholding, you must elect state tax withholding of at least your state's minimum by completing the Tax Withholding section. - Residents of Connecticut are subject to the highest marginal tax rate for withholding on all distributions from retirement accounts. If you are not exempt from state taxes and elect less than the CT flat rate, you may be subject to penalties. The penalty for reporting false information is a fine of not more than \$5,000, imprisonment for not more than five years, or both. - Contact your tax advisor or investment representative for additional information about CT or MI requirements.
OH	State tax withholding is voluntary. If you choose state withholding, you can choose a higher rate than your state's minimum but not a lower rate.
SC	SC requires state withholding if you have not provided a Tax ID or if you have been notified of a name/Tax ID mismatch and have not resolved the issue. Otherwise, state tax withholding is voluntary and you can choose the rate you want (any whole number between 1% and 99%).
All other states (and DC if not taking a full distribution)	State tax withholding is voluntary and you can choose the rate you want (any whole number between 1% and 99%).

* When taking a single distribution

† When taking periodic distributions

Important: State tax withholding rules can change, and the rules cited above may not reflect the current ruling of your state. Consult with your tax advisor or state taxing authority to obtain the most up-to-date information pertaining to your state.

This tax information is for informational purposes only, and should not be considered legal or tax advice. Always consult a tax or legal professional before making financial decisions.

5. Signatures and Dates

Section 5 must be signed by both the Participant or Beneficiary, as applicable, and the Plan Administrator.

Before signing the **Premiere Select Retirement Plan Earnings Distribution Request**, please carefully read the **Premiere Select Defined Contribution Retirement Plan Basic Plan Document No. 04 and Trust Agreement**, as well as all sections of the **Premiere Select Retirement Plan Earnings Distribution Request** and attached **Customer Instructions, Terms and Conditions**. Your earnings distribution request is part of a legal agreement between you, the Plan Administrator and NFS and by signing in Section 5, as applicable, you are agreeing to be bound by the terms and conditions contained in the above-mentioned documents. Please also print the current date neatly in block letters in the space provided.

6. Spousal Consent

For Participant Accounts Only: Distributions to married participants from all Money Purchase Pension Plans and certain Profit Sharing Plans must be made in the form of a Qualified Joint and Survivor Annuity unless your spouse waives the right by providing spousal consent in Section 6.

Please note: The spouse's signature must be notarized. Please refer to Article 8 of the Premiere Select Defined Contribution Retirement Plan Basic Plan Document No. 04 for details. A participant may waive a qualified joint and survivor annuity contract, and a spouse may consent to such waiver, provided it is within 90 days before the first plan distribution.

Detach the completed distribution request form and return it to your investment representative.

Keep a copy of this form with the Customer Instructions, Terms and Conditions in your files