

# Instructions for Completing the Scudder Flex Plan Distribution Request Form

The information provided by the Plan Administrator/Sponsor or IRA owner will be used to process participant distributions from the Scudder Flex Plan recordkeeping system. A report will automatically be sent to the Plan Administrator/Sponsor or IRA owner to confirm any distribution. If you have additional questions, please contact the Scudder Retirement Plan Service Center at (800) 543-5776.

**TaxPak Clients:** All year-end reporting will be based on the information provided on this form. Please coordinate the completion of this form with your Plan Administrator. If a distribution type is not indicated on the form, please see Section 2 below for "Other" code. The appropriate codes must be indicated to properly complete the 1099R forms at the end of the year.

## Who Must Complete This Form

Plan Sponsors/Administrators must complete this form for qualified retirement plan distributions and loans and IRA owners must complete this form for IRA distributions.

## How to Complete This Form

### 1. Plan and participant information

Please complete all plan and participant information. A separate distribution request form must be provided for each participant distribution. If the need arises, you may use separate forms to transact multiple distributions for a single participant, for example, a return of excess contributions and a participant loan. The Scudder Investments Service Company assigned Scudder Flex Plan Number can be found on any Scudder Flex Plan plan-level report.

### 2. Reason for distribution

Choose the applicable reason for the distribution: Normal for participants over 59½; **New Loan** for a participant who is borrowing from his or her account, or **Default Loan** if the distribution is due to a default; Disability for participants who qualify for total disability; Separation from service for an employee who is terminating employment; Hardship (Hardship Distributions made after 12/31/99 of employee deferral contributions are not eligible for rollover). If distribution is for either Hardship or Separation from Service, you must choose if the distribution is **premature and subject to a 10 percent penalty** with no known exception under 72(q), (t) or (v) of the Internal Revenue Code; or if the distribution is **premature and exempt from 10 percent penalty** under section 72(t) or (v) of the Internal Revenue Code (e.g., Qualified Domestic Relations Order ("QDRO")); Required Minimum Distributions or Death. If you choose Return of Excess, you must indicate current or prior year and the amount of earnings, if applicable. (Note: Only some of the listed exceptions apply for IRA distributions.) If a distribution is for a reason not listed below, please see below for "Other" codes:

- 1 – Early distribution, no known exception (in most cases, under age 59½)
- 2 – Early distribution, exception applies (under age 59½)
- 3 – Disability
- 4 – Death

- 5 – Prohibited transaction
- 7 – Normal distribution
- 8 – Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in current year
- A – May be eligible for 10-year tax option
- D – Excess contributions plus earnings/excess deferrals taxable in 2nd taxable year
- E – Excess annual additions under section 415
- F – Charitable gift annuity
- G – Direct rollover to IRA
- H – Direct rollover to qualified plan or tax-sheltered annuity or a transfer from a conduit IRA to a qualified plan
- L – Loans treated as distribution
- P – Excess contributions plus earnings/excess deferrals taxable in the prior year
- S – Early distribution from a SIMPLE IRA in first two years, no known exception (under age 59½); may be subject to an additional 25% tax

## Class B Share Plans

The Contingent Deferred Sales Charge (CDSC) is waived for reasons of: Death, Disability, Hardship, Loan, or Required Minimum Distributions after age 70½. The CDSC is also waived for Return of Excess contributions and Retirement, limited to an amount that is at or below 10 percent of the plan's total assets. If a reason is not indicated as one of the above, the applicable CDSC will apply.

### 3. Mandatory and elective withholding instructions

Indicate the mandatory or elective federal income tax withholding amount to be taken from the gross proceeds of the participant account. Elective withholding applies to any distribution that is NOT a qualified plan distribution that is eligible for rollover, in which case mandatory 20 percent federal withholding applies for retirement plans. The three common exceptions that are typically exempt from any withholding are (1) New Loans, (2) Return of Excess contributions, and (3) Distributions less than \$200.

**Note to IRA Owners:** If no tax withholding option is selected or properly completed, Scudder will automatically apply a 10 percent federal withholding on all distributions not directly rolled over to another IRA.

**TaxPak Clients:** If no tax withholding option is selected or properly completed, Scudder will automatically apply a 20 percent federal withholding on all distributions not directly rolled over to an IRA or other qualified plan.

## Qualified Plans

For Qualified Plan distributions that are not directly rolled over, the Plan Administrator/Sponsor is required to request that the 20 percent withholding be applied. If a participant has specific withholding needs, such as state or local tax withholding, please enter this amount in Section 3. All requested state or local tax withholding amounts for distributions from a qualified plan will be made payable and mailed to the Plan Administrator/Sponsor. The Plan Administrator/Sponsor must then forward the federal (unless TaxPak services apply) and state/local tax amounts to the proper address of the applicable taxing authority.

#### 4. Distribution instructions

Choose the amount, source, and mutual fund name to be distributed.

##### Class B Share Plans

The applicable CDSC will be taken from remaining assets for partial distributions.

##### Amount

Indicate either percentage or dollar amount of the distribution for each mutual fund.

##### Source

Identify the source of money you would like to distribute:

**EE** Employee Deferral

**ER** Employer Matching

**PS** Profit Sharing

**RO** Rollover

**Other** Identify additional sources of money codes in your Scudder plans

**IRA** Individual Retirement Account

##### Mutual Fund Name

Indicate the name of the fund within each source to be distributed. Check the "All Mutual Funds" box if all funds are to be withdrawn.

##### Transfer of Non-Vested Account Balance

**(Not applicable for IRAs):** Indicate how you would like us to process shares that remain after a distribution. Failure to provide alternative instructions will be deemed by Scudder Investments Service Company as direction to establish a Money Market Forfeiture Account using the Money Market option offered by your plan. Alternatively you may choose one of the transactions in Section 4B for the non-vested portion of the account.

##### Fees

Administrative fees may be charged to a participant's account. These include, but are not limited to, fees related to 1099Rs, RIAs, TPA service fees and/or Trustee/Custodian fees. (Fees will be processed current day and the remaining portion of the distribution will be processed the next day with a current trade date.)

#### 5. Participant distribution instructions

Single lump sum payment in cash to participant.\* If a direct rollover is selected, instructions as to where the proceeds are to be mailed must be completed. The eligible rollover distributions can be rolled over into an IRA with Scudder (complete a Scudder IRA application if the account is new). If the rollover is made into an existing Scudder IRA, please provide the account number. It may also be made to a non-Scudder IRA or other qualified retirement plan. If the distribution is for a beneficiary or due to a QDRO, the name and Social Security number of the recipient must be provided.

*\*For Qualified Plans: If the address of record is different than what is indicated in Section 1 of the distribution form, the check will be mailed to the Plan Sponsor.*

#### 6. Plan Administrator, Discretionary Trustee, Sponsor or IRA Owner's signature(s)

The Plan Administrator, Discretionary Trustee or Sponsor must sign this form if the distribution is from a Qualified Plan and the IRA Owner must sign this form if the distribution is from an IRA. Every distribution request from a Qualified Plan must be authorized by the designated Plan Administrator, Discretionary Trustee or Sponsor and verified by your Plan's Third Party Administrator. The Plan Administrator, Discretionary Trustee, Sponsor or IRA Owner certifies that the reason for distribution indicated is true and correct.

##### For Non-Qualified Executive Plus Plans Only

The Plan Sponsor must sign the form to certify that the company is solvent and that the company is not subject to a pending proceeding as a debtor under the United States Bankruptcy Code.

#### 7. Signature guarantee

A signature guarantee is only required if (1) the total distribution amount is more than \$50,000, (2) the proceeds are mailed to an address other than that of the participant's address of record or Plan address of record, (3) the payee is other than the participant or Plan Administrator, Discretionary Trustee or Sponsor, such as a beneficiary, (4) the address of record has changed within the preceding 60 days, or (5) the distribution is from an IRA and is invested in an account with a different registration. This guarantee may be obtained by signing your name in the presence of an officer of a Commercial Bank, Trust Company, Savings and Loan Association, Federal Savings Bank, member firm of a National Securities Exchange or other eligible financial institution. The officer will verify your signature at that time. A Notary Public cannot provide a signature guarantee.

# Scudder Flex Plan Distribution Request Form

Please complete this form in its entirety. **Incomplete forms may be returned, resulting in processing delays.**

**TaxPak Clients:** Since Federal income tax withholding and reporting will be based on the information provided, please coordinate the completion of this form carefully with your Plan Administrator. If no withholding option is selected, Scudder will automatically apply 20 percent federal withholding on all distributions not directly rolled over to an IRA or other qualified plan.

## 1 Plan and Participant Information

Plan Name \_\_\_\_\_

Scudder Flex Plan Number \_\_\_\_\_

Participant's Name \_\_\_\_\_

-   -

Social Security Number

Participant's Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

## 2 Reason for Distribution

Termination     Retirement     Other

**Consult with your Third Party Administrator for the proper code to use.**

- Normal (over age 59½, including Required Minimum Distributions) [7]
- Separation from Service (choose one) [1]  
    \_\_\_\_\_ Exempt from 10 percent penalty (age 55 or older) [2]
- Hardship (Profit Sharing & 401(k) plans only) [1]  
    \_\_\_\_\_ Exempt from 10 percent penalty (TaxPak only) [2]
- New Loan \$ \_\_\_\_\_ [L1; Not an IRS Code]
- Default Loan \$ \_\_\_\_\_ [Applicable Code  
    Dependent on Age]
- Disability [3]
- Death [4]
- Qualified Domestic Relations Order  
    (Signature Guarantee Required)  
    Provide QDRO Recipient's Social Security Number:  
       -   -

- Return of Excess
  - Current Year [8]
  - Prior Year [P] \_\_\_\_\_
  - Second Prior Year [D] \_\_\_\_\_  
    \$ \_\_\_\_\_ Amt of Excess (include earnings if applicable)
- SIMPLE (early, in first 2 years) [S]
- Direct rollover to an IRA [G]
- Direct rollover to another Qualified Plan [H]
- Other \_\_\_\_\_  
    (Please see Section 2 of the Instructions)
- IRA distribution prior to 59½

**The following two questions must be answered (TaxPak Plans only).**

Does this distribution contain any:

- Pre-1987 deductible voluntary employee contributions?     No     Yes \$ \_\_\_\_\_
- After-tax voluntary employee contributions?     No     Yes \$ \_\_\_\_\_

**For plans with Scudder Class B Shares:** The CDSC is waived only for reasons of: Death, Disability, Hardship, Loan, Excess Contribution and Retirement Distributions if the amount of the distribution is less than 10 percent of the plan assets (limited to an amount that is at or below 10 percent of the plan's total assets invested in a Fund). If a reason for the distribution is not indicated, the CDSC will apply.

### 3 Mandatory and Elective Withholding Instructions (Choose appropriate withholding instructions.)\*

- No withholding                       20% withholding                       \_\_\_\_\_ % withholding  
 \$\_\_\_\_\_withholding                       \_\_\_\_\_ State withholding\*

\*All requested state or local tax withholding amounts from a qualified plan will be made payable and mailed to the Plan Administrator/Sponsor. Scudder cannot fulfill a request for state or local tax withholding for IRAs. All federal withholding amounts from a qualified plan will be made payable and mailed to the Plan Administrator/Sponsor unless TaxPak services have been elected. IRA Owners: Scudder will withhold 10 percent for federal taxes from any taxable distribution from an IRA unless you elect no withholding at the time your distributions begin. If you choose not to have any amount withheld, you will remain liable for the payments of any federal income tax on your distribution. You may also be subject to penalty tax if your tax payments and any withholdings are not sufficient.

### 4 Distribution Instructions (Only completed sources identified below will be processed.)

#### A. Identified Sources

Source	Percentage	Amount	Mutual Fund Name(s)
EE	_____ % or	\$ _____	<input type="checkbox"/> All Mutual Funds _____ _____ _____
ER	_____ % or	\$ _____	<input type="checkbox"/> All Mutual Funds _____ _____ _____
PS	_____ % or	\$ _____	<input type="checkbox"/> All Mutual Funds _____ _____ _____
RO	_____ % or	\$ _____	<input type="checkbox"/> All Mutual Funds _____ _____ _____
Other	_____ % or	\$ _____	<input type="checkbox"/> All Mutual Funds _____ _____ _____
IRA	_____ % or	\$ _____	<input type="checkbox"/> All Mutual Funds _____ _____ _____

#### B. Transfer of Non-Vested Account Balance (Qualified Plans Only)

The participant's non-vested account balance will be transferred to the plan's Money Market Forfeiture Account unless Scudder is instructed differently. If you do not currently have a Forfeiture Account, failure to provide alternative instructions will be deemed by Scudder as direction to establish a Money Market Forfeiture Account.

- Transfer the non-vested amount to the Forfeiture Account in the following mutual fund: \_\_\_\_\_  
 Leave the non-vested amount in the participant's accounts.  
 Redeem and make the check payable to the plan trustee(s). (Available only if Scudder Trust Company is not the plan trustee.)

#### C. Fees

Administrative fees may be taken in addition to the specified amount in 4a. (Fees will be processed current day and the remaining portion of the distribution will be processed the next day with a current trade date.) Please refer to the instructions for more information.

Indicate Source of Money \_\_\_\_\_ Amount of fee \$ \_\_\_\_\_

Payable to: \_\_\_\_\_ Mail to: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

## 5 Participant Distribution Instructions

Single Lump Sum payment in cash to participant

Direct Rollover to:

Scudder Rollover IRA

New IRA (attach a completed Scudder IRA Application)

Existing Scudder IRA \_\_\_\_\_

Fund and Account Number

Non-Scudder IRA

Qualified Retirement Plan

Beneficiary

Payee under QDRO

Other: \_\_\_\_\_

Payable to: \_\_\_\_\_

Mail to: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

## 6 Plan Administrator, Discretionary Trustee, Sponsor or IRA Owner's Signature(s)

The Plan Administrator, Discretionary Trustee, Sponsor or IRA Owner certifies the distribution reason indicated in Section 2 is true and correct.

**For Non-Qualified Executive Plus Plans only:**

**The Plan Sponsor must sign this form to certify that the company is solvent and that the company is not subject to a pending proceeding as a debtor under the United States Bankruptcy Code.**

Please Print Name

**X**

Signature of Plan Administrator, Discretionary Trustee, Sponsor or IRA Owner

Date

## 7 Signature Guarantee

A signature guarantee is only required if (1) the total distribution amount is more than \$50,000, (2) the proceeds are mailed to an address other than that of the participant's address of record or Plan address of record, (3) the payee is other than the participant or Plan Administrator, Discretionary Trustee or Sponsor, such as a beneficiary, (4) the address of record has changed within the preceding 60 days, or (5) the distribution is from an IRA and is invested in an account with a different registration. This guarantee may be obtained by signing your name in the presence of an officer of a Commercial Bank, Trust Company, Savings and Loan Association, Federal Savings Bank, member firm of a National Securities Exchange or other eligible financial institution. The officer will verify your signature at that time. Notaries Public cannot provide signature guarantees.

Signature Guarantee

Date

Affix Signature Stamp

### Send Completed Scudder Flex Plan Distribution Request Forms to:

Scudder Investments Service Company  
Retirement Plan Services  
P.O. Box 219197  
Kansas City, MO 64121-9197

Scudder Distributors, Inc.  
222 South Riverside Plaza  
Chicago, IL 60606-5808

**SCUDDER**  
INVESTMENTS