



Complete this *TDRA Application for Installment Payments* if you want to request installment payments from the Tax-Deferred Retirement Account of the Pension Fund of the Christian Church (Disciples of Christ) ("TDRA"). If you want to request a one-time distribution, complete the *TDRA Application for One-Time Distribution*. If you want to request a hardship distribution, complete the *TDRA Application for Hardship Distribution*. If you want to request annual payments equal to your required minimum distribution, complete the *TDRA Application for Required Minimum Distributions*. If you are a beneficiary of a TDRA member, complete the *Beneficiary Application for TDRA Distributions*.

- PLEASE TYPE OR PRINT CLEARLY -

I. MEMBER INFORMATION

Member Name _____ Account No. _____
(first) (middle) (last/family name)
 Check here if there has been a change to your contact information on file.
 Home Address _____ Member Ref. No. _____
 City _____ State _____ Country _____ Zip Code _____ - _____
 Daytime Phone Number (_____) _____ E-Mail Address _____
 Social Security No./ITIN _____ - _____ - _____ Date of Birth _____ / _____ / _____

II. REASON FOR DISTRIBUTION

Reason for the distribution (*check one*): TDRA Account No.

<input type="checkbox"/> Severance from Employment on _____ / _____ / _____	No. _____
<input type="checkbox"/> Age 59 ½ or older	No. _____
<input type="checkbox"/> Rollover contribution account only	No. _____
<input type="checkbox"/> Disability (as defined in the TDRA) on _____ / _____ / _____	No. _____
<input type="checkbox"/> Distribution due to court order/divorce decree [<i>qualified domestic relations order required</i>]	No. _____

III. AMOUNT OF DISTRIBUTION

I elect for my TDRA account to be distributed to me in **monthly installment distributions** equal to the amount of \$ _____ (*check one*) gross or net of taxes, to be distributed until my account is exhausted. Payment will be made on the first day of each month.

I understand that my election is irrevocable after the date distributions begin.

Please see the attached Explanation of Distribution Options for further details regarding the options available under the TDRA. Your form of distribution must comply with applicable required minimum distribution rules.

IV. FEDERAL AND STATE INCOME TAX WITHHOLDING [SUBSTITUTE FORM W-4P]

If you elected **installment payments over a period of at least 10 years**, Pension Fund will withhold on the distributions made to you from the TDRA as if you are married claiming three withholding allowances, unless you elect more withholding or less withholding from the distributions (*check one only*):

- Do NOT withhold federal income tax from any distributions.
 - Withhold federal income tax from each distribution in accordance with the following:
 - Total number of allowances you are claiming for withholding from each distribution: .
 - Marital status: Single Married Married, but withhold at higher single rate.
 - Additional dollar amount, if any, you want withheld from each distribution: \$..
- (Note: You cannot enter an additional amount without entering the number of allowances above).*

If you elected **installment payments over a period of fewer than 10 years**, Pension Fund is required to withhold 20% from the amount of the distributions. You may elect to withhold more from the distributions.

Withhold additional federal income tax of \$ from each distribution.

Notwithstanding the above, if any portion of a distribution is required to satisfy the **required minimum distribution ("RMD") rules**, Pension Fund will withhold 10% on that portion of the distribution, unless you elect more withholding or no withholding from the distribution (*check one only*):

Do NOT withhold federal income tax from the portion of the distribution required to satisfy the RMD rules.

Additional dollar amount above 10%, if any, you want withheld from the portion of the distribution required to satisfy the RMD rules: \$.

Withholding will not apply to any portion of your distribution that is not included in your income (e.g. after-tax contributions in your rollover account are not included in income and are not taxable to you). Withholding will apply to the remainder of your distribution, even if you are a minister and Pension Fund has designated 100% of your installment payments as housing allowance, unless you elect out of withholding.

Your election will remain in effect until you submit a new Substitute Form W-4P making a new election. You may submit a new Substitute Form W-4P at any time, and it will be effective the first day of the next month that falls at least 30 days after the completed Substitute Form W-4P is received by Pension Fund. If you elect not to have withholding apply to your distributions, or if you do not have enough federal income tax withheld from your distributions, you may be responsible for payment of estimated tax.

If the social security number you provide on this Application is not correct, Pension Fund is required to withhold taxes on your distributions as if you are single claiming zero withholding allowances (or on your RMDs at 10%), even if you elected to have no withholding. However, if you elect installment payments over a period of fewer than 10 years, the 20% rate will still apply to each distribution that is not necessary to satisfy the RMD rules.

Indicate your state of tax residence (*if different than your home address in Section I*) _____.

Unless you have a current state income tax withholding election in place, you will need to complete a state tax withholding certificate for your state of residence. If you live in a state that mandates state income tax withholding, Pension Fund will withhold the required amount. For more information regarding the withholding requirements of your state of residence, see www.pensionfund.org.

V. ELECTIONS FOR PAYMENT OF DISTRIBUTION

If you elected **installment payments over a period of at least 10 years**, your distribution is not eligible for direct rollover and will be sent to you directly.

If you elected **installment payments over a period of fewer than 10 years**, your distribution is eligible for direct rollover, unless any portion of the distribution is required to satisfy the required minimum distribution ("RMD") rules. RMDs cannot be rolled over.

See the accompanying "Special Tax Notice Regarding Distributions" for additional information regarding direct rollovers.

I understand that my election is irrevocable after the date as of which a distribution is made (*check one only*):

Direct cash payment. I elect to have the distributions paid to me directly.

Direct rollover. I elect to have the distributions paid in a direct transfer to the eligible employer plan or IRA specified below (must be at least \$200).

Partial direct cash payment/partial direct rollover. I elect to have \$ _____ or _____% of the distributions paid to me directly and the remaining portion of the distributions paid in a direct transfer to the eligible employer plan or IRA specified below (must be at least \$500).

DIRECT ROLLOVER. If you have elected a direct rollover of all or part of the distribution, please complete the following information [*attach the recipient institution's forms required to complete this rollover to this Application*]:

Name of Recipient Plan/IRA _____

Name of Trustee/Custodian/Administrator _____

Contact Name _____ Phone Number (____) _____

Mailing Address of Trustee/Custodian/Administrator _____

City _____ State _____ Country _____ Zip Code _____ - _____

Method of Transmitting Direct Rollover:

ACH. ABA# _____ Account Number _____ *Funds deposited next day. There is no charge for ACH.*

Wire Transfer. ABA# _____ Account Number _____ *There is a charge for wire transfers.*

CASH PAYMENT. If you have elected a direct cash payment, it will be direct deposited by ACH into your bank account on record with Pension Fund. You must be an owner of the bank account to which distributions are direct deposited. If you do not have a bank account on record, complete the following information and attach a "void" check to this Application:

Name of Bank _____

Mailing Address of Bank _____

City _____ State _____ Country _____ Zip Code _____ - _____

Phone Number (____) _____

Your Account Number _____ Bank Routing Number _____ Checking Savings

VI. TIMING OF DISTRIBUTION

You have the right to receive the "Special Tax Notice Regarding Distributions" at least 30 days before the date as of which a distribution is made from the TDRA. To receive an immediate payment of your distribution, you must waive your right to 30 days prior notice.

I elect to waive my right to 30 days prior notice regarding my direct rollover rights.

I do not elect to waive my right to 30 days prior notice regarding my direct rollover rights.

VII. APPLICANT CERTIFICATION AND SIGNATURE

By signing this Application, I make the following certifications:

- I have read the Explanation of Distribution Options attached to this Application and represent that I understand the same. I agree to be bound by all terms of the TDRA that govern my distribution option, as in effect at the time my distribution is processed.
- I understand that the personal information provided on this Application will be used by Pension Fund to process my elections and to provide member services to me under the TDRA.
- I understand that Pension Fund will process my distribution request only if I am a member presently entitled to receive a distribution under the TDRA.
- I understand that to receive a distribution from the TDRA I must be at least age 59½, have severed employment with my Employer and with all employers eligible to participate in the TDRA, or be disabled. I understand the following:
 - If I am not age 59½, I must provide written verification from my Employer that I have severed employment with my Employer or that I am disabled, as applicable.
 - If I am not age 59½, I certify that I have severed employment with my Employer and with all other employers eligible to participate in the TDRA.
 - If I am age 59½, I understand that I am required to provide proof of my age and **that a copy of a birth certificate, passport, driver's license, or state issued identification card must be provided with this Application.**

- If I have elected a direct rollover in whole or part, I certify that the recipient employer plan or IRA identified above is an eligible retirement plan under Code Section 402(c)(8), which includes a 401(a) plan (including a 401(k) plan), a 403(a) plan, a 403(b) plan, a governmental 457(b) plan, and a traditional or Roth individual retirement account or annuity under Code Section 408 or 408A, and that said plan or IRA will accept the direct rollover amount on my behalf.
- I certify that the information provided on this Application is accurate. I agree that I will timely notify Pension Fund of any changes to the information provided on this Application.

Applicant Signature _____ **Date** ____/____/____

VIII. PENSION FUND AUTHORIZATION [IF APPLICABLE]

The former Employer has confirmed that the member severed employment or become disabled on ____/____/____ and/or, with respect to a minister, the Regional Minister has confirmed that the member is no longer in active ministry with any employer eligible to participate in the TDRA.

Pension Fund Representative Signature _____ **Date** ____/____/____

Printed Name _____

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EXPLANATION OF DISTRIBUTION OPTIONS

• **Lump Sum Payments.**

A lump sum payment is a one-time payment distribution request of all or a portion of the member's account balance. If the lump sum payment represents the member's entire account balance, no further distributions will be made from the TDRA. Lump sum payments are eligible for rollover treatment (except any portion required to satisfy the required minimum distribution rules) and are subject to a mandatory 20% withholding unless the applicant elects a direct rollover of the amount.

I understand that if I select this distribution option, I will receive a one-time payment in the amount I elect, up to my full account balance. In the event of my death before the entire account is paid, the remaining balance will be paid to my designated beneficiary. I further understand that my lump sum payment is eligible for rollover treatment, and is, therefore, subject to 20% mandatory withholding unless I choose to directly rollover the payment to an eligible retirement plan, including an IRA.

• **Installment Payments.**

Installment payments are made in fixed dollar amounts paid on a monthly basis. Distributions are paid pursuant to the installment schedule until the member's account balance is fully depleted. If installment payments are scheduled for a period of 10 or more years, the payments are not eligible for rollover treatment. If the duration of the payment schedule is a period of fewer than 10 years, payments are eligible for rollover treatment (except any portion required to satisfy the required minimum distribution rules), and they are subject to a mandatory 20% withholding unless the applicant elects a direct rollover of the amount.

I understand that if I select this distribution option, I will receive a fixed dollar amount of my choosing on a monthly basis. Once my account balance is fully depleted, I will no longer receive any payments from the TDRA. In the event of my death before all payments are made, the remaining scheduled installment payments will be paid to my designated beneficiary. I further understand that the payments I receive will not be eligible for rollover treatment unless the payment schedule is a period of fewer than 10 years, in which case the payments will be subject to 20% mandatory withholding unless I choose to directly rollover the payments to an eligible retirement plan, including an IRA.

IMPORTANT: At the member's death, a beneficiary's distribution options are subject to the required minimum distribution rules. A beneficiary may designate his or her own beneficiary to receive any benefits remaining unpaid at the beneficiary's death.



You are receiving this notice because all or a portion of a payment you will be receiving from your 403(b) account under the Tax-Deferred Retirement Accounts of the Pension Fund of the Christian Church (Disciples of Christ) (the "TDRA") is eligible to be rolled over to an IRA or an employer plan. This notice is intended to help you decide whether to do such a rollover.

Rules that apply to most payments from the TDRA are described in the "General Information About Rollovers" section. Special rules that only apply in certain circumstances are described in the "Special Rules and Options" section.

GENERAL INFORMATION ABOUT ROLLOVERS

How can a rollover affect my taxes?

You will be taxed on a payment from the TDRA if you do not roll it over. If you are under age 59½ and do not do a rollover, you will also have to pay a 10% additional income tax on early distributions (generally, distributions made before age 59½), unless an exception applies. However, if you do a rollover, you will not have to pay tax until you receive payments later and the 10% additional income tax will not apply if those later payments are made after you are age 59½ (or if an exception to the 10% additional income tax applies).

What types of retirement accounts and plans may accept my rollover?

You may roll over the payment to either an IRA (an individual retirement account or individual retirement annuity) or an employer plan (a tax-qualified plan, section 403(b) plan, or governmental section 457(b) plan) that will accept the rollover. The rules of the IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the IRA or employer plan (for example, no spousal consent rules apply to IRAs and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

How do I do a rollover?

There are two ways to do a rollover. You can do either a direct rollover or a 60-day rollover.

If you do a direct rollover, the TDRA will make the payment directly to your IRA or an employer plan. You should contact the IRA sponsor or the administrator of the employer plan for information on how to do a direct rollover.

If you do not do a direct rollover, you may still do a rollover by making a deposit into an IRA or eligible employer plan that will accept it. Generally, you will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, the TDRA is required to withhold 20% of the payment for federal income taxes (up to the amount of cash and property received). This means that, in order to roll over the entire payment in a 60-day rollover, you must use other funds to make up for the 20% withheld. If you do not roll over the entire amount of the payment, the portion not rolled over will be taxed and will be subject to the 10% additional income tax on early distributions if you are under age 59½ (unless an exception applies).

How much may I roll over?

If you wish to do a rollover, you may roll over all or part of the amount eligible for rollover. Any payment from the TDRA is eligible for rollover, except:

- Certain payments spread over a period of at least 10 years or over your life or life expectancy (or the joint lives or joint life expectancies of you and your beneficiary);
- Required minimum distributions after age 70½ (if you were born before July 1, 1949), after age 72 (if you were born after June 30, 1949), or after death;

- Hardship distributions; and
- Corrective distributions of contributions that exceed tax law limitations.

Pension Fund can tell you what portion of a payment is eligible for rollover.

If I don't do a rollover, will I have to pay the 10% additional income tax on early distributions?

If you are under age 59½, you will have to pay the 10% additional income tax on early distributions for any payment from the TDRA (including amounts withheld for income tax) that you do not roll over, unless one of the exceptions listed below applies. This tax applies to the part of the distribution that you must include in income and is in addition to the regular income tax on the payment not rolled over.

The 10% additional income tax does not apply to the following payments from the TDRA:

- Payments made after you separate from service if you will be at least age 55 in the year of the separation;
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the joint lives or joint life expectancies of you and your beneficiary);
- Payments made due to disability;
- Payments after your death;
- Corrective distributions of contributions that exceed tax law limitations;
- Payments made directly to the government to satisfy a federal tax levy;
- Payments made under a qualified domestic relations order (QDRO);
- Payments of up to \$5,000 made to you if the payment is a qualified birth or adoption distribution;
- Payments up to the amount of your deductible medical expenses (without regard to whether you itemize deductions for the taxable year);
- Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001 for more than 179 days; and
- Payments excepted from the additional income tax by federal legislation relating to certain emergencies and disasters.

If I do a rollover to an IRA, will the 10% additional income tax apply to early distributions from the IRA?

If you receive a payment from an IRA when you are under age 59½, you will have to pay the 10% additional income tax on early distributions on the part of the distribution that you must include in income, unless an exception applies. In general, the exceptions to the 10% additional income tax for early distributions from an IRA are the same as the exceptions listed above for early distributions from the TDRA. However, there are a few differences for payments from an IRA, including:

- The exception for payments made after you separate from service if you will be at least age 55 in the year of the separation does not apply;
- The exception for qualified domestic relations orders (QDROs) does not apply (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA of a spouse or former spouse); and
- The exception for payments made at least annually in equal or close to equal amounts over a specified period applies without regard to whether you have had a separation from service.

Additional exceptions apply for payments from an IRA, including:

- Payments for qualified higher education expenses;

- Payments up to \$10,000 used in a qualified first-time home purchase; and
- Payments for health insurance premiums after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status).

Will I owe State income taxes?

This notice does not describe any State or local income tax rules (including withholding rules).

SPECIAL RULES AND OPTIONS

If your payment includes after-tax contributions

After-tax contributions included in a payment are not taxed. If you receive a partial payment of your total benefit, an allocable portion of your after-tax contributions is included in the payment, so you cannot take a payment of only after-tax contributions. However, if you have pre-1987 after-tax contributions maintained in a separate account, a special rule may apply to determine whether the after-tax contributions are included in a payment. In addition, special rules apply when you do a rollover, as described below.

You may roll over to an IRA a payment that includes after-tax contributions through either a direct rollover or a 60-day rollover. You must keep track of the aggregate amount of the after-tax contributions in all of your IRAs (in order to determine your taxable income for later payments from the IRAs). If you do a direct rollover of only a portion of the amount paid from the TDRA and at the same time the rest is paid to you, the portion directly rolled over consists first of the amount that would be taxable if not rolled over. For example, assume you are receiving a distribution of \$12,000, of which \$2,000 is after-tax contributions. In this case, if you directly roll over \$10,000 to an IRA that is not a Roth IRA, no amount is taxable because the \$2,000 amount not rolled over is treated as being after-tax contributions. If you do a direct rollover of the entire amount paid from the TDRA to two or more destinations at the same time, you can choose which destination receives the after-tax contributions.

Similarly, if you do a 60-day rollover to an IRA of only a portion of a payment made to you, the portion rolled over consists first of the amount that would be taxable if not rolled over. For example, assume you are receiving a distribution of \$12,000, of which \$2,000 is after-tax contributions, and no part of the distribution is directly rolled over. In this case, if you roll over \$10,000 to an IRA that is not a Roth IRA in a 60-day rollover, no amount is taxable because the \$2,000 amount not rolled over is treated as being after-tax contributions.

You may roll over to an employer plan all of a payment that includes after-tax contributions, but only through a direct rollover (and only if the receiving plan separately accounts for after-tax contributions and is not a governmental section 457(b) plan). You can do a 60-day rollover to an employer plan of part of a payment that includes after-tax contributions, but only up to the amount of the payment that would be taxable if not rolled over.

If you miss the 60-day rollover deadline

Generally, the 60-day rollover deadline cannot be extended. However, the IRS has limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline. Under certain circumstances, you may claim eligibility for a waiver of the 60-day rollover deadline by making a written self-certification. Otherwise, to apply for a waiver from the IRS, you must file a private letter ruling request with the IRS. Private letter ruling requests require the payment of a nonrefundable user fee. For more information, see IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*.

If you were born on or before January 1, 1936

If you were born on or before January 1, 1936 and receive a lump sum distribution that you do not roll over, special

rules for calculating the amount of the tax on the payment might apply to you. For more information, see IRS Publication 575, *Pension and Annuity Income*.

If you roll over your payment to a Roth IRA

If you roll over the payment from the TDRA to a Roth IRA, a special rule applies under which the amount of the payment rolled over (reduced by any after-tax amounts) will be taxed. In general, the 10% additional income tax on early distributions will not apply. However, if you take the amount rolled over out of the Roth IRA within the 5-year period that begins on January 1 of the year of the rollover, the 10% additional income tax will apply (unless an exception applies).

If you roll over the payment to a Roth IRA, later payments from the Roth IRA that are qualified distributions will not be taxed (including earnings after the rollover). A qualified distribution from a Roth IRA is a payment made after you are age 59½ (or after your death or disability, or as a qualified first-time homebuyer distribution of up to \$10,000) and after you have had a Roth IRA for at least 5 years. In applying this 5-year rule, you count from January 1 of the year for which your first contribution was made to a Roth IRA. Payments from the Roth IRA that are not qualified distributions will be taxed to the extent of earnings after the rollover, including the 10% additional income tax on early distributions (unless an exception applies). You do not have to take required minimum distributions from a Roth IRA during your lifetime. For more information, see IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)* and IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*.

You cannot roll over a payment from the TDRA to a designated Roth account in an employer plan.

If you are not a TDRA member

Payments after death of the member. If you receive a distribution after the member's death that you do not roll over, the distribution generally will be taxed in the same manner described elsewhere in this notice. However, the 10% additional income tax on early distributions does not apply, and the special rule described under the section "If you were born on or before January 1, 1936" applies only if the deceased member was born on or before January 1, 1936.

If you are a surviving spouse. If you receive a payment from the TDRA as the surviving spouse of a deceased member, you have the same rollover options that the member would have had, as described elsewhere in this notice. In addition, if you choose to do a rollover to an IRA, you may treat the IRA as your own or as an inherited IRA.

An IRA you treat as your own is treated like any other IRA of yours, so that payments made to you before you are age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies) and required minimum distributions from your IRA do not have to start until after you are age 70½ (if you were born before July 1, 1949) or age 72 (if you were born after June 30, 1949).

If you treat the IRA as an inherited IRA, payments from the IRA will not be subject to the 10% additional income tax on early distributions. However, if the member had started taking required minimum distributions, you will have to receive required minimum distributions from the inherited IRA. If the member had not started taking required minimum distributions from the TDRA, you will not have to start receiving required minimum distributions from the inherited IRA until the year the member would have been age 70½ (if the member was born before July 1, 1949) or age 72 (if the member was born after June 30, 1949).

If you are a surviving beneficiary other than a spouse. If you receive a payment from the TDRA because of the member's death and you are a designated beneficiary other than a surviving spouse, the only rollover option you have is to do a direct rollover to an inherited IRA. Payments from the inherited IRA will not be subject to the 10% additional income tax on early distributions. You will have to receive required minimum distributions from the inherited IRA.

Payments under a QDRO. If you are the spouse or former spouse of the member who receives a payment from the TDRA under a QDRO, you generally have the same options and the same tax treatment that the member would have (for example, you may roll over the payment to your own IRA or an eligible employer plan that will accept it). However, payments under the QDRO will not be subject to the 10% additional income tax on early distributions.

If you are a nonresident alien

If you are a nonresident alien and you do not do a direct rollover to a U.S. IRA or U.S. employer plan, instead of withholding 20%, the TDRA is generally required to withhold 30% of the payment for federal income taxes. If the amount withheld exceeds the amount of tax you owe (as may happen if you do a 60-day rollover), you may request an income tax refund by filing Form 1040NR and attaching your Form 1042-S. See Form W-8BEN if you are entitled to a reduced rate of withholding under an income tax treaty. For more information, see also IRS Publication 519, *U.S. Tax Guide for Aliens*, and IRS Publication 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*.

Other special rules

If a payment is one in a series of payments for less than 10 years, your choice whether to make a direct rollover will apply to all later payments in the series (unless you make a different choice for later payments).

If your payments for the year are less than \$200, the TDRA is not required to allow you to do a direct rollover and is not required to withhold federal income taxes. However, you may do a 60-day rollover.

Unless you elect otherwise, a mandatory cashout of more than \$1,000 will be directly rolled over to an IRA chosen by Pension Fund. A mandatory cashout is a payment from the TDRA to a member made before age 62 and without consent, where the member's benefit does not exceed \$5,000 (not including any amounts held under the TDRA as a result of a prior rollover made to the TDRA).

You may have special rollover rights if you recently served in the U.S. Armed Forces. For more information on special rollover rights related to the U.S. Armed Forces, see IRS Publication 3, *Armed Forces' Tax Guide*. You also may have special rollover rights if you were affected by a federally declared disaster (or similar event), or if you received a distribution on account of a disaster. For more information on special rollover rights related to disaster relief, see the IRS website at www.irs.gov.

FOR MORE INFORMATION

You may wish to consult with Pension Fund or a professional tax advisor before taking a payment from the TDRA. Also, you can find more detailed information on the federal tax treatment of payments from employer plans in IRS Publication 575, *Pension and Annuity Income*; IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*; IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*; and IRS Publication 571, *Tax-Sheltered Annuity Plans (403(b) Plans)*. These publications are available from a local IRS office, on the web at www.irs.gov or by calling 1-800-TAX-FORM.

Pension Fund of the Christian Church

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