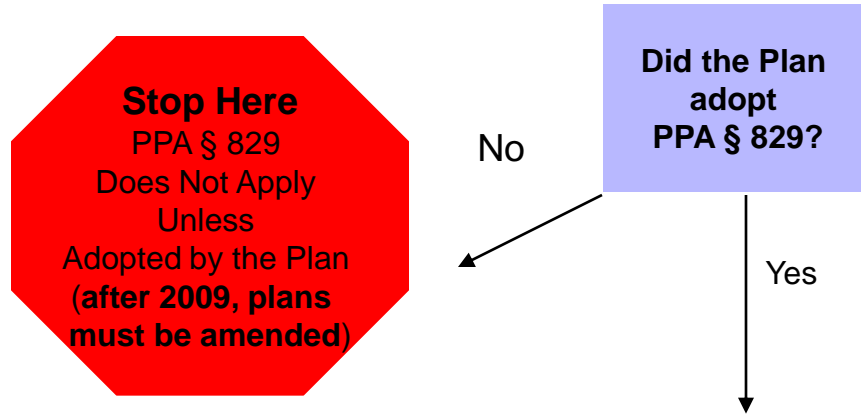


Pension Protection Act of 2006

Post-Mortem Non-Spousal Rollovers



Year of Death	Applicable Payout under the Plan	Amount Allowed to be Rolled Over	Applicable Payout under the IRA
2002 and earlier	5-year rule	None (Notice 2007-7, A-17(b))	NA – No Rollover Permitted
2003 - 2005	5-year rule	Amount not already distributed from Plan as long as rollover completed before year containing fifth anniversary of death (Notice 2007-7, A-17(b))	5-year rule (Notice 2007-7, A-19)
All	Life Expectancy	All, minus prior and current year RMDs (Notice 2007-7, A-17(c)(1))	Life Expectancy (Notice 2007-7, A-19)
2006 and later	5-year rule under Treas. Reg. § 1.401(a)(9)-3, Q&A 4(b) or (c) (optional plan provision or election by beneficiary)	All, minus prior and current year RMDs (Notice 2007-7, A-17(c)(2))	Life Expectancy of Beneficiary if rollover occurs prior to the end of the year following the year of death (Notice 2007-7, A-17(c)(2)). Otherwise 5-year rule.

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