

IV. Payment Instructions (continued)

Payment Method

- Check here if you want any/all of your payments sent to **you by check to your address of record**.
- Check here if you want any/all of your payments **directly deposited** to your bank account. Please verify with your bank that it is a member of the Automated Clearing House (ACH) network, and that your account type permits electronic transfers, and furnish the following information:

Account Registration Name(s):

Bank/Credit Union Name:

Account Type:

Routing #

Account #

If the owner of the Vanguard account specified in Section I is not the sole owner or authorized signer of the bank account specified above, or the signature of one or more additional bank account owners or authorized signers is required in order to authorize electronic bank transfers to or from the bank account, the owner of the Vanguard account and any additional required bank account owner(s) or authorized signer(s) must sign in Section IX and have their signatures notarized.

If the above information is inaccurate, your installment payment will be made in a check until the correct information is provided and verified.

First time Direct Deposit (ACH) installments require 30 calendar days processing time by Vanguard. If the payment date selected falls within this period, your first payment will be completed by check and sent to your address of record.

Payment Calendar

Enter a check mark in each month that you wish to receive a payment. Please be sure that the total number of boxes filled equal your designation in the "Payment Frequency Election" section above.

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

V. Payment Date Instructions

Specify month/day/year you would like payments to begin:

(You may specify any day between the 15th and the 31st.)

Note: Please allow 30 days for Vanguard to process your request. If the payment date selected falls within this period, your first payment will be processed at your next scheduled payment date.

VI. Distribution Instructions

Please redeem my accounts in the following manner (check one):

- Prorate over all my funds **-OR-** Withdraw money from my funds based on the fund order listed below. I have included all funds in which I currently maintain balances.

Funds will be paid in the order selected until the last fund is depleted.

Fund Number	Fund Name	Fund Number	Fund Name
1.	<input type="text"/>	7.	<input type="text"/>
2.	<input type="text"/>	8.	<input type="text"/>
3.	<input type="text"/>	9.	<input type="text"/>
4.	<input type="text"/>	10.	<input type="text"/>
5.	<input type="text"/>	11.	<input type="text"/>
6.	<input type="text"/>	12.	<input type="text"/>

Note: Company Stock may not be distributed in the form of a certificate when requesting installment payments. Also, once the withdrawal of assets from the above fund list is completed, if balances remain in other funds, Vanguard will begin to withdraw assets from those funds based on your plan sponsor's withdrawal instructions.

VII. Income Tax Withholding (Complete the section associated with the type of installment payment chosen in section II.)

If your account is registered with an invalid social security number or has an address outside the United States, special income tax withholding rules may apply. Please refer to the last page of this form for additional information.

A. Fixed Dollar or Fixed Percentage Installment:

If your distribution period is expected to last less than 10 years, your distribution is considered eligible for rollover and a minimum federal income tax withholding rate of 20% will be applied to each of your distributions. (*Note: No withholding will apply if you elect to rollover your distributions.*)

All other distributions are subject to a minimum federal income tax rate of 10%.

Federal income tax withholding - You may elect to withhold more than the required minimum described above. If you choose to do so, please enter the total percentage to be withheld. If this percentage is below the minimum amount described above, your withholding will be automatically increased to meet the minimum.

Total amount of federal withholding %

No, do not withhold federal taxes.

***Note:** If you elect out of withholding, you are still liable for payment of federal income tax on the taxable portion of your withdrawal. You may also be subject to tax penalties under the estimated tax rules if your payments of estimated tax and withholding, if any, are not adequate. Your withholding election will remain in effect unless you notify us otherwise.

State income tax withholdng (Choose one option)

Yes, withhold the taxes required by my state (If your state is a voluntary withholding state, we will withhold 0% state withholding unless you specify the amount to withhold on the next line.)

Yes, withhold the following state tax (If your state is a voluntary withholding state and you elect less than the state minimum, we will withhold the state minimum.)

\$, . or %

No, do not withhold state tax.

Note: Depending on your state's tax rules, you may not be allowed to decline withholding or take less than required by the state. Therefore, in such case, Vanguard will withhold the applicable taxes as required by your state.

B. Life Expectancy or Declining Balance Installment:

These distributions are considered periodic payments and are subject to federal income tax withholding unless you elect out of withholding. If you do not elect out of withholding, your withholding amount will be calculated based on the IRS Wage Withholding requirements.*

***Note:** If you elect a Declining Balance Installment and the distribution period is expected to last less than 10 years, your distribution is considered eligible for rollover and a minimum federal income tax withholding rate of 20% will be applied to each of your distributions. (*Note: No withholding will apply if you elect to rollover your distributions.*)

Federal income tax withholding

Yes, withhold federal taxes using the marital status and personal withholding allowances provided below.

In addition to any amount withheld based on marital status and withholding allowances, please withhold the following dollar amount in federal tax from each payment (**optional**):

\$, .

No, do not withhold federal taxes.

***Note:** If you elect out of withholding, you are still liable for payment of federal income tax on the taxable portion of your withdrawal. You may also be subject to tax penalties under the estimated tax rules if your payments of estimated tax and withholding, if any, are not adequate. Your withholding election will remain in effect unless you notify us otherwise.

Marital status and withholding allowances

Please provide your marital status and withholding allowances if you elected to withhold federal taxes.

Married **Single** **Married, but withhold at higher "Single" rate**

Please indicate the number of personal withholding allowances you are claiming:

(*You may claim fewer allowances than you are entitled to in order to increase the amount withheld.*)

Note: If you do not specifically decline federal income tax withholding and do not provide your marital status and number of withholding allowances, Vanguard will use a married status with three withholding allowances when calculating the amount of federal income tax to withhold.

B. Life Expectancy or Declining Balance Installment: (continued)

State income tax (Choose one option)

Yes, withhold the taxes required by my state (If your state is a voluntary withholding state, we will withhold 0% state withholding unless you specify the amount to withhold on the next line.)

Yes, withhold the following state tax (If your state is a voluntary withholding state and you elect less than the state minimum, we will withhold the state minimum.)

\$, . or %

No, do not withhold state tax.

Note: Depending on your state's tax rules, you may not be allowed to decline withholding or take less than required by the state. Therefore, in such case, Vanguard will withhold the applicable taxes as required by your state.

VIII. Beneficiary Information (Only for Life Expectancy Installments - Required)

If you wish to have your Joint and Last Survivor Life Expectancy calculated, please identify the beneficiary currently designated under your plan.

Beneficiary name

Beneficiary date of birth

Beneficiary relationship Spouse Non-Spouse

IX. Authorization and Notarization

A. Participant Authorization

I hereby acknowledge that I have received and read the Special Tax Notice regarding plan payments.

If I have chosen electronic deposit of my distribution, I authorize Vanguard to pay amounts representing distributions from my employer-sponsored retirement plan accounts, or to secure payment of amounts requested by me, by initiating credit or debit entries to my account at the bank identified by me in Section IV. I authorize the bank to accept any such credits or debits to my account without responsibility for their correctness. I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. law. I understand that this authorization may be terminated by me at any time by written notification to Vanguard and the bank. The termination request will be effective as soon as Vanguard has had a reasonable amount of time to act upon it.

I represent and warrant to Vanguard that I am an owner or authorized signer on the bank account specified in Section IV, and that I and each other owner or authorized signer of such bank account who is required to sign in order to authorize the initiation of ACH entries to such bank account, has signed and had his/her signature notarized in Section IX B.

I confirm that, to the best of my knowledge, the information provided in this form is true and correct as of this date.

X

Participant's Signature

Date

IX. Authorization and Notarization (continued)

B. Bank Account Owner Authorization

This section is only required if you selected electronic transfer of distributions to a jointly owned bank account in Section IV and the signature of one or more additional owners or authorized signers is required in order to authorize electronic transfers to or from such bank account.

All signatures must be notarized. DO NOT sign this form until you are in the presence of the notary public.

In accordance with the instructions in this form, I authorize Vanguard to initiate credit or debit entries to my account at the bank named in Section IV. I authorize the bank to accept any such credits or debits to my account without responsibility for their correctness. I acknowledge that the origination of ACH transactions to my account must comply with U.S. law. I further agree that Vanguard will not incur any loss, liability, cost, or expense for acting upon the instructions in this form. I understand that this authorization may be terminated by me at any time by written notification to Vanguard and to the bank. The termination request will be effective as soon as Vanguard has had a reasonable amount of time to act upon it.

I represent and warrant to Vanguard that I am an owner or authorized signer on the bank account specified in Section IV, and that each other owner or authorized signer of such bank account who is required to sign in order to authorize the initiation of ACH entries to such bank account has signed this Section IX.

DO NOT sign this form until you are in the presence of the notary public. >

Signature of Participant Date

Acknowledgement of Signature

The notarization must be dated within 30 days of receipt of this document by Vanguard. >

On	Date <i>mm/dd/yyyy</i>	Name of Person Signing
of	County and State	

has personally appeared before me, a notary public, has satisfactorily proven to be the person whose name is signed to the within instrument, and has acknowledged that (s)he executed the same for the purposes therein contained. In witness whereof, I have hereunto set my hand and official seal.

Signature of Notary Public	Notary Seal 
Commission Expiration Date <i>mm/dd/yyyy</i>	

DO NOT sign this form until you are in the presence of the notary public. >

Signature of Joint Bank Account Owner Date

Acknowledgement of Signature

The notarization must be dated within 30 days of receipt of this document by Vanguard. >

On	Date <i>mm/dd/yyyy</i>	Name of Person Signing
of	County and State	

has personally appeared before me, a notary public, has satisfactorily proven to be the person whose name is signed to the within instrument, and has acknowledged that (s)he executed the same for the purposes therein contained. In witness whereof, I have hereunto set my hand and official seal.

Signature of Notary Public	Notary Seal 
Commission Expiration Date <i>mm/dd/yyyy</i>	

Please allow 30 days for Vanguard to process your request. A confirmation will be sent to you once your distribution request has been processed. If you have any questions while completing this form, you may contact a Vanguard Participant Services Associate Monday through Friday, between 8:30 a.m. and 9 p.m. Eastern Time at 800-523-1188.

After-Tax Balance

Please be advised that all or a portion of your after-tax balance is eligible to be rolled over to an IRA or to another qualified plan (excluding 403(b) and 457 plans), subject to the receiving plan's provisions. You may also elect to have all or a portion of the after-tax balance mailed directly to you.

Roth Balance(s)

If you have a Roth balance(s), some or all of your distribution might be exempt from federal income tax. In addition, if you are a surviving spouse and choose to roll over your Roth balance(s), it may only be rolled over to a Roth IRA.

Non-Eligible Rollover Installment Payment Notice

A non-eligible rollover installment payment is any distribution which is one of a series of substantially equal payments made over the life (or life expectancy) of the employee, the joint lives (or joint life and last survivor expectancy) of the employee and the employees' designated beneficiary, or a specific period of ten (10) years or more. These types of installment payments are considered periodic payments for federal withholding purposes and may not be rolled over.

Eligible Rollover Installment Payments

All installment payments which do not satisfy the definition of a non-eligible rollover installment payment are deemed to be eligible rollover installments.

Income Tax Withholding

Eligible Rollover Installment Payments

If transferred in a direct rollover - If you elect to have your entire eligible installment payment transferred to an IRA or qualified plan, no federal tax will be withheld.

If not transferred in a direct rollover - If you do not elect to roll over your eligible installment payments **20% federal tax will be withheld** on the taxable portion. State taxes will be withheld according to your state guidelines. For those participants who reside in states which provide the option, please indicate the appropriate dollar amount or percent on the front side of this form.

Non-Eligible Rollover Installment Payments

Federal Withholding:

Declining Balance/Life Expectancy - Your payments will be treated as wages for purposes of calculating your withholding amount.

Fixed Dollar/Percent Payments - Income tax will be withheld at a flat 10% rate.

If you do not select one of the boxes in Section VII, withholding will apply. Withholding will apply only to the portion of your withdrawal that is included in your income subject to federal income tax.

Life Expectancy - Your payments will be treated as wages for purposes of calculating your withholding amount.

* **Required Minimum Distribution** - In general, once you reach age 70½, you must begin to take a "required minimum distribution" from your retirement plan. Any portion of a distribution which represents a "required minimum distribution" would not qualify as an eligible rollover distribution. Once the total required minimum distribution has been made, any further distributions would qualify as an eligible rollover distribution, and would therefore be subject to the 20% Federal tax withholding. If you do not know the amount of your Required Minimum Distribution, please contact Vanguard at the toll-free number listed on the front of this form.

You may elect not to have withholding apply to your withdrawal by checking the box: *No, do not withhold federal income tax*. If you elect not to have federal income tax withheld, you are liable for payment of federal income tax on the taxable portion of your withdrawal. You may also be subject to tax penalties under the estimated tax payment rules if your payment of estimated tax or withholding is insufficient.

State Withholding:

If you elect state tax withholding, your state of residence will determine the withholding method. Please consult your plan administrator or tax advisor.

PLEASE READ - Special Federal Income Tax Withholding Rules Apply if you have a Missing or Invalid U.S. SSN or an Address outside the U.S.

If your retirement account is registered with:

- a) an invalid looking U.S. social security number (SSN);
- b) an address outside the U.S.; or
- c) your payment is being directed outside the U.S.,

you will need to complete either a valid Form W-9 to certify your tax status as a U.S. person or a valid Form W-8 to certify your tax status as a foreign person and claim a reduced rate of withholding under an income tax treaty, if applicable. You will not need to complete a form if we already have a valid Form W-8 or W-9 on file for you.

You must complete one of these forms online before sending the ***Vanguard Installment Payment Request Form*** to us. If Vanguard does not have a valid Form W-8 or W-9 on file at the time the payments begin, Vanguard is required to presume your tax status to be foreign and we must withhold 30% federal income tax from the taxable portion of your installment payments, even if you elect “No, do not withhold federal taxes” or elect an amount or percentage that would result in less than 30% withholding.

- If you are a US person, once your Form W-9 has been validated, please complete the “Income Tax Withholding” section for your installment type to make your applicable federal and state income tax withholding elections. Please note however, if you have an address outside the U.S., you will not be able to choose “No, do not withhold federal taxes”.
- If you are a foreign person and you are claiming a treaty benefit, once your Form W-8 has been validated and approved for the treaty claim, if applicable, the federal tax withholding percentage will automatically be adjusted to reflect your claimed treaty rate.

Caution: In some instances, you may need to provide additional documentation to support the claims made on Form W-8. For example, if you requested direct deposit to a bank account as your payment method, you must provide a US bank account. Vanguard cannot establish direct deposit to a foreign bank. If you selected this method, you will need to provide additional proof to support that you are a resident of the treaty country for which you are claiming treaty benefits. If additional information is required, we will attempt to contact you to provide further instruction. To check on the status of your Form W-8 or W-9, follow the same steps outlined below to access your completed form.

To Complete a Form W-8 or W-9 Online by Following These Steps:

1. Log on to your retirement account at vanguard.com/retirementplans.
2. Select the “Plan Details” tab and choose “History, Statements, and Forms”.
3. Select “Tax Forms”
4. Click the link in the Forms W-8 or W-9 information box to view the form instructions.
5. Complete your form by using the “Access your Form” icon.

You'll be given a brief overview of how to complete your tax form online, and receive a Personal identification Number (PIN) for e-signing your tax form.

Once you submit your completed Form W-8 or W-9, you will be able to save and print your completed tax form for your personal records.

If you have questions, please contact Vanguard Participant Services at 800-523-1188. For international calls, please use the AT&T Direct Access Number 1-800-10 and enter Vanguard's toll-free number, 1-800-523-1188, when prompted. Hearing-impaired participants may call 800-749-7273. (Para los participantes que hablen español, llame al 800-828-4487.) Associates are available to assist you Monday through Friday from 8:30 a.m. to 9 p.m., Eastern time.