

Contribution Sources:

Employer Contributions			Employee Contributions						
Basic	Match	Special Pay (post-1999 RA)	Elective Deferral	Rollover	Transfer In	Roth Contributions	Roth Conversions	After-Tax (Incl all IDE contrib)	Chaplains
Pre-Tax	Pre-Tax	Pre-Income Tax; Not subject to payroll taxes	Pre-Tax	Pre-Tax	Pre-Tax OR After-tax **	After-Tax (no tax on earnings IF acct held 5 years, employee 59.5 yrs, deceased or disabled)	After-Tax	After-Tax (except earnings are taxable on distr)	Pre-Tax

Tax Basis:

Distribution Types:

In-Service

Vested

1	Pre-59 1/2 years	Unavailable	Unavailable	Hardship* (from contrib only (9.08(a))/Loan (9.10)	Hardship* (from contrib only (9.08(a))/Loan (9.10)	Hardship* (from contrib only (9.08(a))/Loan (9.10)	Hardship* (from contrib only (9.08(a))/Loan from contrib & earnings (9.10)		Hardship*/Loan from contrib & earnings (9.10); Distrib from contrib & earnings (9.07(b))	Hardship (no Loans)
2	Disabled pre-59 1/2 yrs (under LT disability see requirements 9.04)	Lump Sum/Install /Rollover (9.04)	Lump Sum/Install /Rollover (9.04)	IF totally & permanently disabled, then Lump Sum/Install/Rollover (9.04)	Lump Sum/Install /Rollover (9.04)	Lump Sum/Install /Rollover (9.04)	IF totally & permanently disabled, then Lump Sum/Install/Rollover (9.04)		Lump Sum/Install /Rollover (9.04)	Lump Sum/Install /Rollover (9.04)
3	Over 59 1/2	Lump Sum/Install /Rollover (9.07(a))	Lump Sum/Install /Rollover (9.07(a))	Hardship*/Loan/Lump Sum/Install /Rollover (9.07(a))	Hardship*/Loan/Lump Sum/Install /Rollover (9.07(a))	Hardship*/Loan/Lump Sum/Install /Rollover (9.07(a))	Hardship*/Loan/Lump Sum/Install /Rollover (9.07(a))		Hardship*/Loan/Lump Sum/Install /Rollover (9.07(a))	Hardship*/Lump Sum/Install /Rollover (9.07(a))
4	Pre-Retirement Death (benefits to spouse or beneficiary per 9.03)	Lump Sum/Install /Rollover (9.03)	Lump Sum/Install /Rollover (9.03)	Lump Sum/Install /Rollover (9.03)	Lump Sum/Install /Rollover (9.03)	Lump Sum/Install /Rollover (9.03)	Lump Sum/Install /Rollover (9.03)		Lump Sum/Install /Rollover (9.03)	Lump Sum/Install /Rollover (9.03)
<u>Terminated***</u>										
<u>Vested</u>										
9	Pre-59 1/2 years	Rollover	Rollover	Lump Sum/Install /Rollover	Lump Sum/Install /Rollover	Lump Sum/Install /Rollover	Lump Sum/Install /Rollover		Lump Sum/Install /Rollover	Lump Sum/Install /Rollover
10	Over 59 1/2 years	Lump Sum/Install /Rollover	Lump Sum/Install /Rollover	Lump Sum/Install /Rollover	Lump Sum/Install /Rollover	Lump Sum/Install /Rollover	Lump Sum/Install /Rollover		Lump Sum/Install /Rollover	Lump Sum/Install /Rollover

* Ordering distribution for hardships - (9.08(a))

- (1) After-tax or IDE contribution account
- (2) Salary Reduction contribution account
- (3) Roth contribution account

** Tax basis of transfer-in contributions maintain incoming tax basis

***For terminated employees, there is a 45-day hold before funds may be rolled or distributed however, for retired or deceased employees their vested funds are available without the 45-day hold