

# Changes to ING's Withdrawal and Termination Forms

Effective 5/24/2010, the following changes have been made to ING's prefilled withdrawal and termination forms:

Form/Section	Change
<b>Participant Information section</b>	<ul style="list-style-type: none"> <li>Removed references to information being "optional" or "mandatory" and information is prefilled</li> <li>SSN is moved to the signature section</li> </ul>
<b>Tax residency section</b>	<ul style="list-style-type: none"> <li>Form displays only the options selected</li> <li>If NRA is chosen, that section displays and only displays the options selected</li> </ul>
<b>Distribution Election section</b>	<ul style="list-style-type: none"> <li>Form displays only the option elected (HS, 59 1/2, etc.) and appropriate disclosures / options for the withdrawal type</li> <li>If participant chose cash, rollover information will not display</li> <li>Amount requested will be shown</li> <li>Installments added as a payout option</li> </ul>
<b>Special Instructions section</b>	Section being removed completely
<b>Tax withholding section</b>	<ul style="list-style-type: none"> <li>For the majority of cases, the form will display what was elected along with what was presented on the participant website. This allows the participant to see what they chose</li> <li>Variations in State Withholding rules will produce varying results</li> <li>Added language for W4P Wage withholding for installment payout greater than ten years</li> </ul>
<b>Taxpayer certification section</b>	Changed wording to no longer make references to NRA (non-Resident Alien)
<b>Electronic Fund Transfer section</b>	<ul style="list-style-type: none"> <li>Changed to Delivery Elections</li> <li>Form will display the option the participant elected on the participant website, along with the other options the plan offers</li> </ul>
<b>Participant signature section</b>	<ul style="list-style-type: none"> <li>SSN has been moved to this section, denoted as "Required"</li> <li>Section indicating "Mail or Fax the completed Withdrawal Request to:" displays the appropriate name and address information for the participant to return the form and will show a Fax Number if available</li> </ul>
<b>Plan Authorization section</b>	<ul style="list-style-type: none"> <li>ING's address and fax number is included here for the sponsor to return the form to ING</li> <li>Verbiage changes made to support the appropriate process that the sponsor and/or TPA need to follow</li> </ul>
<b>Spousal Consent form</b>	Plan Number will prefill

