



YOUR ROLLOVER OPTIONS

You are receiving this notice because all or a portion of a payment you are receiving from your MFS 403(b) Salary Reduction Custodial Account, a part of your employer's 403(b) plan (the "Plan") 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.

This notice describes the rollover rules that apply to payments from the Plan that are not from a designated Roth account (a type of account with special tax rules in some employer plans). If you also receive a payment from a designated Roth account in the Plan, you will be provided a different notice for that payment, and the Plan administrator or the payor will tell you the amount that is being paid from each account.

Rules that apply to most payments from a plan 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 Plan 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 (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 payments are made after you are age 59½ (or if an exception applies).

Where may I roll over the payment?

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 Plan 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. You will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, the Plan is required to withhold 20% of the payment for federal income taxes (up to the amount of cash and property received other than employer stock). 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 Plan 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 lives or joint life expectancy of you and your beneficiary)
- Required minimum distributions after age 70½ (or after death)
- Hardship distributions
- ESOP dividends
- Corrective distributions of contributions that exceed tax law limitations
- Cost of life insurance paid by the Plan

- Payments of certain automatic enrollment contributions requested to be withdrawn within 90 days of the first contribution
- Amounts treated as distributed because of a prohibited allocation of S corporation stock under an ESOP (also, there will generally be adverse tax consequences if you roll over a distribution of S corporation stock to an IRA).

The Plan administrator or the payor 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 Plan (including amounts withheld for income tax) that you do not roll over, unless one of the exceptions listed below applies. This tax 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 Plan:

- 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 lives or joint life expectancy of you and your beneficiary)
- Payments from a governmental pension plan made after you separate from service if you are a qualified public safety employee and you are at least age 50 in the year of the separation. For this purpose, a qualified public safety employee includes certain state and local employees who provide police, firefighting, or emergency medical services and, after 2015, certain federal law enforcement officers, customs and protection officers, federal firefighters, and air traffic controllers. Consult your tax adviser to determine if you are eligible for this exception.
- Payments made due to disability
- Payments after your death
- Payments of ESOP dividends
- Corrective distributions of contributions that exceed tax law limitations
- Cost of life insurance paid by the Plan
- Payments made directly to the government to satisfy a federal tax levy
- Payments made under a qualified domestic relations order (QDRO)
- Payments up to the amount of your deductible medical expenses
- 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
- Payments of certain automatic enrollment contributions requested to be withdrawn within 90 days of the first contribution.

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 from the IRA, 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 a plan. However, there are a few differences for payments from an IRA, including:

- There is no exception for payments after separation from service that are made after age 55.
- 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).
- Equal amounts over a specified period applies without regard to whether you have had a separation from service.
- There are additional exceptions for (1) payments for qualified higher education expenses, (2) payments up to \$10,000 used in a qualified first-time home purchase, and (3) 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 a payment is only part of your 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 Plan 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 directly rolled over is treated as being after-tax contributions. If you do a direct rollover of the entire amount paid from the Plan to two or more destinations at the same time, you can choose which destination receives the after-tax contributions.

If you do a 60-day rollover to an IRA of only a portion of a payment made to you, the after-tax contributions are treated as rolled over last. 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 the 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. In 2016 the IRS released Revenue Procedure 2016-47 (Rev. Proc. 2016-47) which provided guidance on a new self-certification procedure for taxpayers to claim a waiver when missing the 60-day rollover requirement into IRAs and qualified plans (IRS Rev. Proc. 2016-47). The self-certification and waiver request procedure replaces the process of requesting a private letter ruling which was outlined in Rev. Proc. 2003-16. Rev. Proc. 2016-47 provides that a plan administrator, IRA trustee, custodian, or issuer may rely on the self-certification in accepting a rollover contribution, unless they have actual knowledge that is contrary to the self-certification. The following are eligible reasons for missing the 60-day rollover deadline:

- An error was committed by the financial institution receiving the contribution or making the distribution to which the contribution relates;
- The distribution check was misplaced and never cashed;
- The distribution check was deposited into and remained in an account that the taxpayer mistakenly thought was an eligible retirement plan;
- The taxpayer's principal residence was severely damaged;
- A member of the taxpayer's family died;
- The taxpayer or a member of the taxpayer's family was seriously ill;
- The taxpayer was incarcerated;
- Restrictions were imposed by a foreign country;
- A postal error occurred;
- The distribution was made on account of a levy under §6331 and the proceeds of the levy have been returned to the taxpayer; or
- The party making the distribution to which the rollover relates delayed providing information that the receiving plan or IRA required in order to complete the rollover despite the taxpayer's reasonable efforts to obtain the information

Self-certification must be made in writing either using the exact language in the model letter provided by the IRS or a letter that is substantially similar in all material respects. The taxpayer must keep a copy of the certification and make available if requested under IRS audit. The rollover contribution must be made within 30 days after one of the permitted delays no longer prevent the taxpayer from making the contribution.

For more information, see the most current version of *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 are an eligible retired public safety officer and your pension payment is used to pay for health coverage or qualified long-term care insurance

If the Plan is a governmental plan, you retired as a public safety officer, and your retirement was by reason of disability or was after normal retirement age, you can exclude from your taxable income plan payments paid directly as premiums to an accident or health plan (or a qualified long-term care insurance contract) that your employer maintains for you, your spouse, or your dependents, up to a maximum of \$3,000 annually. For this purpose, a public safety officer is a law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew.

If you roll over your payment to a Roth IRA

If you roll over a payment from the Plan 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. However, the 10% additional income tax on early distributions will not apply (unless you take the amount rolled over out of the Roth IRA within 5 years, counting from January 1 of the year of the rollover).

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)*.

If you are not a plan participant

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

If you are a surviving spouse. If you receive a payment from the Plan as the surviving spouse of a deceased participant, you have the same rollover options that the participant 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 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 participant had started taking required minimum distributions, you will have to receive required minimum distributions from the inherited IRA. If the participant had not started taking required minimum distributions from the Plan, you will not have to start receiving required minimum distributions from the inherited IRA until the year the participant would have been age 70½.

If you are a surviving beneficiary other than a spouse. If you receive a payment from the Plan because of the participant'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 qualified domestic relations order. If you are the spouse or former spouse of the participant who receives a payment from the Plan under a qualified domestic relations order (QDRO), you generally have the same options the participant would have (for example, you may roll over the payment to your own IRA or an eligible employer plan that will accept it). 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 employer plan, instead of withholding 20%, the Plan 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 for claiming that 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 Plan is not required to allow you to do a direct rollover and is not required to withhold for federal income taxes. However, you may do a 60-day rollover.

You may have special rollover rights if you recently served in the U.S. Armed Forces. For more information, see *IRS Publication 3, Armed Forces' Tax Guide*.

FOR MORE INFORMATION

You may wish to consult with the Plan administrator or payor, or a professional tax advisor, before taking a payment from the Plan. 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.

MFS® 403(b) CUSTODIAL ACCOUNT DISTRIBUTION AUTHORIZATION

For Salary Reduction Plans



1. Account Information

NAME _____ SOCIAL SECURITY NUMBER _____ DATE OF BIRTH (MM/DD/YYYY) _____

ADDRESS _____ CITY _____ STATE _____ ZIP CODE _____

DAYTIME PHONE NUMBER WITH AREA CODE _____

REGISTERED REPRESENTATIVE'S NAME _____ REGISTERED REPRESENTATIVE'S PHONE NUMBER WITH AREA CODE _____

This is my new address; please update my account information. (Your signature on this form must be guaranteed.)

2. Reason for Distribution

- Your employer's authorization is required on the next page unless you have attained age 59½ or have selected Required Minimum Distribution for your distribution reason.
- Distributions due to Required Minimum Distribution and Financial Hardship are not eligible to be rolled over to an IRA or other Qualified Retirement Plan and these distributions are subject to voluntary tax withholding; please see Section 7b.
- If you want to roll over your eligible distribution, please also complete Sections 4, 6 & 8.
- If you are taking a cash distribution, please also complete Section 4, 5, & 8.
- For Permissive Service Credit skip to Section 3.

(Check one distribution reason or complete Section 3)

- You have attained age 59½*
- Termination/ Retirement and you are under age 59½*
- Termination/ Retirement — On or after age 55 (age 50 for qualified public safety employees) and you are under age 59½*
- Required Minimum Distribution (attained age 70½)**
- Disability*
- Distribution to Alternate Payee pursuant to a Qualified Domestic Relations Order*
- Financial Hardship**
- Plan Termination*
- Qualified Reservist*

*These distributions are generally rollover-eligible.

**These distributions are generally not rollover-eligible.

Authorization of the Employer (required unless you have attained age 59½ or you have selected "Required Minimum Distribution" as your reason for distribution)

EMPLOYER NAME

In order to ensure that the requested distribution will satisfy Code §403(b) and regulations hereunder, the undersigned certifies that s/he is an authorized signer for the Employer and Employer's 403(b) Plan ("Plan") and represents and agrees as follows: (1) The Plan permits the requested distribution, (2) the Participant named above is eligible to receive the distribution for the reason specified, (3) if the distribution is for **financial hardship**, the Participant has met and is subject to the related terms of the Plan, and (4) if the distribution is for **plan termination**, the employer/plan sponsor hereby certifies that its 403(b) plan has been terminated in compliance with the final 403(b) Regulations and all of the contracts issued under the plan at that time the plan was terminated satisfied all of the applicable requirements of the final 403(b) regulations (other than the requirement that there be a written plan).

SIGNATURE OF EMPLOYER

TITLE

PRINT NAME

DATE (MM/DD/YYYY)

3. Permissive Service Credit (If applicable, please check box)

If this reason for distribution is checked, then complete Sections 4 and 8 of this form. A signature guarantee is required in Section 8.

- I am a participant in a defined benefit governmental plan (as defined in IRS Code Section 414(d)) and request a distribution for the purpose of funding permissive service credits in such plan. This is a non-taxable transfer. I understand that the check will be made payable to the indicated Retirement Board and mailed to my address of record.

NAME OF RETIREMENT BOARD

4. Distribution Information

Indicate the fund and the account number from which you want to withdraw and the amount to be distributed. If the amount of distribution requested exceeds the amount available in the fund, then all shares in that fund will be distributed.

FUND NUMBER	ACCOUNT NUMBER	AMOUNT	SHARES	SELECT ONE: DOLLARS	ALL
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please note that if you elect to redeem all shares from any of your MFS accounts, any existing Automatic Exchange Options on the redeemed accounts will be discontinued.

5. Cash Distributions Only

Do not complete this section if your eligible distribution will be rolled over. Instead complete Section 6.

- Redeem amount as requested in Section 4 and pay directly to me. I understand that unless this cash distribution is due to Financial Hardship or represents my Required Minimum Distribution, it will be subject to 20% federal income tax withholding.

Payment Instructions:

- Mail check payable to me and mail to my address of record.
- Mail check to a third party. (A signature guarantee is required in Section 8. Please provide instructions.)

MAKE CHECK PAYABLE TO

MAIL CHECK TO ADDRESS

CITY

STATE

ZIP CODE

- Direct deposit the proceeds to my bank account. I have attached a voided check and/ or deposit slip. Please select one of the following methods of deposit and provide bank account information below. A signature guarantee is required in Section 8.

- ACH Wire

BANK NAME

BANK REGISTRATION

BANK ROUTING NUMBER

BANK ACCOUNT NUMBER

6. Direct Rollover Option for Eligible Distributions

- Complete this section if you want to rollover your distribution directly to an eligible retirement plan or IRA, then see Section 7a.
- Do not complete this section if the distribution you are requesting is due to Financial Hardship or Required Minimum Distribution.

Amount to Rollover: (Please complete)

- A. All **(or)**
 B. Partial \$ _____ of the amount specified in Section 4.

(The remaining balance, if any, will be paid directly to you subject to 20% federal income tax withholding.)

Rollover Directly To: (Please complete)

- A. **A new or existing traditional MFS IRA or eligible retirement plan at MFS.**

The accounts will be rolled over using the same fund(s) and allocation(s), unless otherwise indicated on the MFS IRA application or written instructions. **Note: If you do not have an existing MFS IRA, an MFS IRA application is required. If you need an application, please go to MFS.com or call us at 1-800-637-1255.**

- A1. A completed MFS IRA Application is attached.
 A2. I have an existing traditional MFS IRA or eligible retirement plan account.

MY MFS FUND NUMBER

ACCOUNT NUMBER

SECTION 6 CONTINUED ON NEXT PAGE

B. A traditional IRA at another institution.

NAME OF TRUSTEE

I am investing in MFS Funds at another institution. Please provide Broker Identification Number (BIN).

BIN

C. An eligible retirement plan at another institution.

NAME OF TRUSTEE

NAME OF PLAN

I am investing in MFS Funds at another institution. Please provide Broker Identification Number (BIN).

BIN

Payment Instructions

For rollover options B & C, we will make the check payable to the new trustee for your benefit and mail the check to you. If you want the check mailed directly to the new trustee, please complete the address information below. A signature guarantee is required in Section 8. **If no stamp is provided, the check will be mailed to you.**

TRUSTEE NAME (ATTN:)

TRUSTEE'S ADDRESS

CITY

STATE

ZIP CODE

7. Income Tax Notice and Withholding Election

A. Mandatory withholding for eligible rollover distributions

Federal law requires MFS Service Center, Inc. to withhold federal income tax from your distribution at the rate of 20% unless it is rolled over directly to an IRA or other eligible retirement plan. The withholding is mandatory; you may not waive it. Please review the enclosed notice for additional information. Distributions which are not rolled over directly to an IRA or other eligible retirement plan and which are paid to residents of Arkansas, California, Delaware, Iowa, Kansas, Maine, Maryland, Massachusetts, Nebraska, North Carolina, Oklahoma, Oregon, Vermont and Virginia are subject to mandatory state income tax withholding (the list of states may change as a result of changing legislation). Distributions paid to residents of all other states will not have any state income taxes withheld. The mandatory withholding will automatically be applied to distributions paid directly to you unless the distribution is due to financial hardship or is due to age 70 1/2 required minimum distributions.

B. For Required Minimum Distributions and Hardship Distributions

(Distributions not subject to Mandatory 20% Withholding)

The distribution you receive is subject to federal income tax withholding at a rate of 10%, unless you elect not to have withholding apply. If you do not choose a withholding election, federal income tax will be withheld on the gross amount of the payment because we are unable to determine amounts not subject to withholding. You can elect out of withholding by checking the appropriate box in the section below. Even 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 distribution. You also may be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are not adequate. Distributions paid to residents of Arkansas, California, Delaware, Iowa, Kansas, Maine, Maryland, Massachusetts, Nebraska, North Carolina, Oklahoma, Oregon, Vermont and Virginia are subject to state income tax withholding unless you elect below to not have federal withholding apply (the list of states may change as a result of changing legislation). Distributions paid to residents of all other states will not have any state income taxes withheld.

Please check one only if your distribution is due to Financial Hardship or is part of your Required Minimum Distribution. (All other distribution types are subject to mandatory 20% federal tax withholding, unless rolled over, as noted in Section 7a.)

Yes, withhold 10% for federal taxes.

If you want more than 10% withheld for federal taxes, indicate total percentage here: _____ %

The amount requested to distribute will be reduced by the amount withheld for taxes.

No, do not withhold federal taxes.

8. Certification and Signature Guarantee

I certify that:

- All distribution amounts that are rolled over directly to another retirement plan are eligible rollover distribution amounts.
- I have verified that the IRA or retirement plan that will receive the direct rollover (if this option is elected) is an eligible retirement plan.
- This distribution is in accordance with the terms of the Custodial Agreement.
- If this distribution is on account of Plan Termination (Section 2), I am responsible for any and all tax consequences which may result from this distribution.

SIGNATURE

DATE (MM/DD/YYYY)

Signature Guarantee

A signature guarantee stamp is **required** if:

- Your total distribution is more than \$100,000, **or**
- Your distribution is not a direct rollover and you request your check be made payable to a name other than your own, **or**
- You request your check be mailed to an address other than the address of record we have on file, **or**
- You request the proceeds to be direct deposited to your bank account, **or**
- You have notified MFS of an address change within the past 30 days

AFFIX GUARANTEE STAMP HERE*

*Signature guarantee stamp must not be dated. If a Medallion Guarantee is not provided, the proper form for execution is

SIGNATURE(S) GUARANTEED

NAME OF ELIGIBLE GUARANTOR/INSTITUTION

BY 

SIGNATURE OF AUTHORIZED PERSON

The signature(s) must be guaranteed by an eligible bank, broker, dealer, credit union, national securities exchange registered securities association, clearing agency, or savings association. Signature guarantees shall be accepted in accordance with policies established by MFSC. Notarization by a Notary Public is not acceptable in lieu of a signature guarantee provided by one of the eligible guarantor institutions listed above.

If you have any questions about this form, please contact the MFS Retirement Plan Service Department, any business day, at 1-800-637-1255. Mail completed form to:

Regular mail

MFS Service Center, Inc.
P.O. Box 55824
Boston, MA 02205-5824

Overnight mail

MFS Service Center, Inc
c/o Boston Financial Data Services
30 Dan Road
Canton, MA 02021-2809