IBEW Local Union No. 520 Annuity Fund

Administrative Office
P O Box 860007
Plano, TX 75086-0007
972-943-9559 (or) Toll Free 866-434-2200

For Overnight or Certified Mail Delivery
520 Central Parkway East, Suite 311, Plano TX 75074

APPLICATION FOR WITHDRAWAL

Instructions:

- Print all information in ink.
- Identification is required. Provide applicable copies of drivers license or birth certificate, marriage license, certified copy of final divorce decree(s), or original death certificate.
- Read and discuss the "Special Tax Notice Regarding Plan Payments" with your tax advisor.
- The Applicant's Certification must be signed and Notarized. (See Page 3)
- **If the account balance exceeds $5,000** and you select a payment option other than 50% Joint and Survivor Annuity, the Participant's Affidavit and Spouse's Affidavit must be completed, signed and Notarized. (See Page 4)
- Include copies of any other information you believe is pertinent to your application.
- **Remember:** Your application cannot be processed unless it is complete, properly signed and Notarized, and accompanied by all necessary documentation.

PARTICIPANT INFORMATION

Participant's Name ________________________________ Soc Sec No ____________________
(Last) *First)* *(Middle)*

Address ____
(Mailing Address) *(City)* *(State)* *(Zip)*

Date of Birth __________________ Daytime Phone ________________________ Local Union No _____
(Attach copy of identification)

Marital Status: *(Attach proof of marriage, divorce, or spouse's death)*

Married __________ Divorced __________ Widowed __________ Never Married _______
(Date) *(Date)* *(Date)*

Current Spouse's Name ______________________ Soc Sec No __________________ Date of Birth __________
(Attach copy of identification)

BASIS FOR ELIGIBILITY

Enter the date contributions were last made on your behalf by a participating employer from within the jurisdiction of the Fund or through reciprocal contributions transferred from outside the jurisdiction of the Fund: ____________.

Check one of the following reasons for making application for withdrawal of benefits under this Plan:

☐ Retirement (at least age 55) effective as of ______________.

☐ Total and Permanent Disability (attach a copy of the Social Security Administration Notice of Disability Benefits, or two Physician's Statements on forms obtained from the Administrative Office, or provide evidence that you have qualified for disability benefits under the National Electrical Benefit Fund).

☐ Eligible for accumulated share based on current break in service rule (one complete Plan Year January 1 through December 31 in which no contributions are made on your behalf either by a participating employer from within the jurisdiction of the Fund or through reciprocal contributions transferred from outside the jurisdiction of the Fund).

PAYMENT OPTION ELECTION

Check one of the following payment options (if the account balance is $5,000 or less, only a Lump-Sum Payment may be selected):

☐ 50% Joint and Survivor +

☐ Lump Sum Payment *

☐ Partial Lump Sum Payment in the amount of $ ______________ *
(Partial payments may not be made more frequently than once in a Plan year.)

☐ Single Life Annuity (Retiree's Life) * +

☐ Annuity for some years certain * +

☐ $ _____________ in a Lump Sum Payment, the remainder in a Single Life Annuity (Retiree's Life) * +

☐ $ _____________ in a Lump Sum Payment, the remainder in an Annuity for some years certain * +

☐ Minimum Distribution (applicable to participants over 70 ½ years of age) *

* NOTE: If the account balance exceeds $5,000 and if any option other than the 50% Joint and Survivor is selected, the Spouse's Affidavit must be signed and notarized (whether formal or common law marriage).

\+ NOTE: Any option other than a Lump Sum Payment or Partial Lump Payment must be negotiated with an insurance company from which an annuity will be purchased. Contact the Administrative Office, if you wish to select one of these special payment options.

ELECTION OR REJECTION OF DIRECT ROLLOVER TO AN IRA OR RETIREMENT PLAN

Attention: Before completing this form read the attached "Special Tax Notice Regarding Plan Payments" carefully. You may also wish to consult with your professional tax advisor before making this election. If you will receive part or all of your benefits as a lump sum or for a specified period of less than 10 years, the payment will be an "eligible rollover distribution". You may elect to have part of or all of that distribution transferred directly to an Individual Retirement Account (IRA) or to another qualified retirement plan (if it accepts rollovers). If your benefit is more than $5,000, you may choose to have part of the payment directly rolled over and to have the rest paid to you.

Check item 1, 2, or 3 below to indicate whether or not you elect a direct rollover:

1. ☐ I do not want to rollover any part of my lump sum payment to an IRA or other qualified plan. Pay me the full amount of my benefits after withholding 20% for Federal income taxes as required by law. (This withholding does not increase your taxes; but will be credited against any income tax you owe.)

2. ☐ I want to rollover my lump sum payment direct to the rollover institution named below.

3. ☐ I would like to have only part of my payment directly rolled over. Please roll over $ ______________ to the IRA or qualified retirement plan named below and pay the remainder of my benefit to me after withholding 20% for Federal income taxes.

If you elect a direct rollover, you must provide all of the following information. No direct rollover may be made without this information.

A. ☐ The Traditional IRA named below (or)

B. ☐ The qualified retirement plan named below which accepts rollovers. Section(s) ___________ of the Internal Revenue Code apply to the plan.

Name of IRA or Qualified Retirement Plan Trustee ____

Address ____

Account No ___________________ Contact Name and Telephone No ___________________________

APPLICANT'S CERTIFICATION

I certify that the information I have provided and any additional information submitted with this application for withdrawal is true and complete to the best of my knowledge and belief. I hereby certify that I have read the "Special Tax Notice Regarding Plan Payments" and have made the elections of my own free will. I understand that, if I have selected a rollover to an IRA or qualified retirement plan which accepts rollovers, payment of my benefits to the trustee of the IRA or qualified retirement plan will release the Trustees of the IBEW Local Union No. 520 Annuity Fund from any further obligation or responsibility with respect to the benefits paid.

Participant's Signature ________________________________

State of ____________ County of __________

On the _____ day of _______________, _____, before me came __________________________________ to me known and known to me to be the person described above and who executed the foregoing statement and he/she duly acknowledged to me that he/she executed same.

(Seal) ______________________ Notary Public's Signature ________________________
Commission Expiration Date

NOTE: **If the Account Balance exceeds $5,000.00** and you choose a form of payment other than a Joint and Survivor Annuity, the Participant's Affidavit and Spouse's Affidavit must be completed, signed and Notarized.

PARTICIPANT'S AFFIDAVIT

I, ______________________________________, do not wish to receive my Plan benefits in the form of a 50% Joint and Survivor Annuity monthly payments. I understand that rejecting this form of annuity means that no benefits will be paid to my spouse by the Annuity Plan after my death unless I elect another option or unless benefits are payable under other provisions of this Plan.

(Check the appropriate statement below):

_____ I hereby swear that the person named in the Spouse's Affidavit of this document is my current spouse.

_____ I hereby swear that I am not married at this time (formal or common law).

Participant's Signature ______________________________

State of _____________ County of ___________

On the _____ day of _______________, _____, before me came ________________________________ to me known and known to me to be the person described above and who executed the foregoing statement and he/she duly acknowledged to me that he/she executed same.

(Seal) ______________________ Notary Public's Signature ______________________________
Commission Expiration Date

SPOUSE'S AFFIDAVIT

I, ______________________________________, swear that I am the legal spouse of the participant named above. I hereby consent to my spouse's rejection of the 50% Joint and Survivor Annuity monthly payment. I understand that as a result, I will not be paid an annuity from this Plan after my spouse's death unless death benefits are payable under other provisions of this Plan.

Spouse's Signature ______________________________

State of _____________ County of ___________

On the _____ day of _______________, _____, before me came ________________________________ to me known and known to me to be the person described above and who executed the foregoing statement and he/she duly acknowledged to me that he/she executed same.

(Seal) ______________________ Notary Public's Signature ______________________________
Commission Expiration Date

SPECIAL TAX NOTICE REGARDING PLAN PAYMENTS

This Notice explains how you can continue to defer Federal income tax on your retirement savings in the IBEW Local Union No. 520 Annuity Plan (the "Plan") and contains important information you will need before you decide how to receive your Plan benefits.

This Notice is provided to you by the Plan Administrator of the IBEW Local Union No. 520 Annuity Plan (the "Plan Administrator") because all or part of the payment that you will soon receive from the Plan may be eligible for rollover by you and the Plan Administrator to a traditional IRA or an eligible employer plan. A rollover is a payment by you or the Plan Administrator of all or part of your benefit to another plan or IRA that allows you to continue to postpone taxation of that benefit until it is paid to you. Your payment cannot be rolled over to a Roth IRA, a SIMPLE IRA, or a Coverdell Education Savings Account (formerly known as an education IRA). An "eligible employer plan" includes a plan qualified under Section 401(a) of the Internal Revenue Code, including a Section 401(k) plan, profit-sharing plan, defined benefit plan, stock bonus plan, and money purchase plan; a Section 403(a) annuity plan; a Section 403(b) tax-sheltered annuity; and an eligible Section 457(b) plan maintained by a governmental employer (governmental Section 457 plan).

A eligible employer plan is not legally required to accept a rollover. Before you decide to roll over your payment to another employer plan, you should find out whether the plan accepts rollovers and, if so, the types of distributions it accepts as a rollover. You should also find out about any documents that are required to be completed before the receiving plan will accept a rollover. Even if a plan accepts rollovers, it might not accept rollovers of certain types of distributions, such as after-tax amounts. If this is the case, and your distribution includes after-tax amounts, you may wish instead to roll your distribution over to a traditional IRA or split your rollover amount between the employer plan in which you will participate and a traditional IRA. If an employer plan accepts your rollover, the plan may restrict subsequent distribution. A subsequent distribution from the plan that accepts your rollover may also be subject to different tax treatment than distributions from this Plan. Check with the administrator of the plan that is to receive your rollover prior to making the rollover.

If you have additional questions after reading this Notice, you can contact the Plan Administrator at 972-943-9559 or toll free at 866-434-2200.

SUMMARY

There are two ways you may be able to receive a Plan payment that is eligible for rollover:

(1) Certain payments can be made directly to a traditional IRA that you establish or to an eligible employer plan that will accept it and hold it for your benefit ("**DIRECT ROLLOVER**"); or

(2) The payment can be **PAID TO YOU.**

If you choose a **DIRECT ROLLOVER:**

- ➢ Your payment will not be taxed in the current year and no income tax will be withheld.
- ➢ You choose whether your payment will be made directly to your traditional IRA or to an eligible employer plan that accepts your rollover. Your payment cannot be rolled over to a Roth IRA, a SIMPLE IRA, or a Coverdell Education Savings Account because these are not traditional IRA's.
- ➢ The taxable portion of your payment will be taxed later when you take it out of the traditional IRA or the eligible employer plan. Depending on the type of plan, the later distribution may be subject to different tax treatment than it would be if you received a taxable distribution from this Plan.

If you choose to have a Plan payment that is eligible for rollover **PAID TO YOU:**

- ➢ You will receive only 80% of the taxable amount of the payment, because the Plan Administrator is required to withhold 20% and send it to the IRS as income tax withholding to be credited against your taxes.
- ➢ The taxable amount of your payment will be taxed in the current year unless you roll it over. Under limited circumstances, you may be able to use special tax rules that could reduce the tax your owe. However, if you receive the payment before age 59½, you may have to pay an additional 10% tax.
- ➢ You can roll over all or part of the payment by paying it to your traditional IRA or to an eligible employer plan that accepts your rollover within 60 days after you receive the payment. The amount rolled over will not be taxed until you take it out of the traditional IRA or the eligible employer plan.
- ➢ If you want to roll over 100% of the payment to a traditional IRA or an eligible employer plan, you must find other money to replace the 20% of the taxable portion that was withheld. If you roll over only the 80% that you received, you will be taxed on the 20% that was withheld and that is not rolled over.

Your Right to Waive the 30-Day Notice Period. Generally, neither a direct rollover nor a payment can be made from the Plan until at least 30 days after your receipt of this Notice. Thus, after receiving this Notice, you have at least 30 days to consider whether or not to have your withdrawal directly rolled over. If you do not wish to wait until this 30-day notice period ends before your election is processed, you may waive the Notice period by making an affirmative election on the Election or Rejection of Direct Rollover form indicating whether or not you wish to make a direct rollover. Your withdrawal will then be processed in accordance with your election as soon as practical after it is received by the Plan Administrator.

MORE INFORMATION

I. Payments That Can and Cannot Be Rolled Over

Payments from the Plan may be "eligible rollover distributions". This means that they can be rolled over to a traditional IRA or to an eligible employer plan that accepts rollovers. Payments from a plan cannot be rolled over to a Roth IRA, a SIMPLE IRA, or a Coverdell Education Savings Account. The Plan Administrator should be able to tell you what portion of your payment is an eligible rollover distribution and if any amounts cannot be rolled over.

The following types of payments **CANNOT** be rolled over:

Payments Spread over Long Periods. You cannot roll over a payment if it is part of a series of equal (or almost equal) payments that are made at least once a year and that will last for:

(1) Your lifetime (or a period measured by your life expectancy), or
(2) Your lifetime and your beneficiary's lifetime (or a period measured by your joint life expectancies), or
(3) A period of 10 years or more.

Required Minimum Payments. Beginning when you reach age 70½ or retire, whichever is later, a certain portion of your payment cannot be rolled over because it is a "required minimum payment" that must be paid to you. Special rules apply if you own 5% or more of your employer.

Hardship Distributions. A roll over is not allowed.

Corrective Distributions. A distribution that is made to correct a failed nondiscrimination test or because legal limits on certain contributions were exceeded cannot be rolled over.

The Plan Administrator of this Plan should be able to tell you if your payment includes amounts which cannot be rolled over.

II. Direct Rollover

A **Direct Rollover** is a direct payment of the amount of your Plan benefits to a traditional IRA or an eligible employer plan that will accept it. You can choose a **Direct Rollover** of all or any portion of your payment that is an eligible rollover distribution, as described in Part I above. You are not taxed on any taxable portion of your payment for which you choose a **Direct Rollover** until you later take it out of the traditional IRA or eligible employer plan. In addition, no income tax withholding is required for any taxable portion of your Plan benefits for which you choose a **Direct Rollover**. This Plan might not let you choose a **Direct Rollover** if your distributions for the year are less than $200.

Direct Rollover to a Traditional IRA. You can open a traditional IRA to receive the direct rollover. If you choose to have your payment made directly to a traditional IRA, contact an IRA sponsor (usually a financial institution) to find out how to have your payment made in a direct rollover to a traditional IRA at that institution. If you are unsure of how to invest your money, you can temporarily establish a traditional IRA to receive the payment. However, in choosing a traditional IRA, you may wish to make sure that the traditional IRA you choose will allow you to move all or a part of your payment to another traditional IRA at a later date, without penalties or other limitations. See IRS Publication 590, Individual Retirement Arrangements, for more information on traditional IRAs (including limits on how often you can roll over between IRAs).

Direct Rollover to a Plan. If you are employed by a new employer that has an eligible employer plan, and you want a direct rollover to that plan, ask the plan administrator of that plan whether it will accept your rollover. An eligible employer plan is not legally required to accept a rollover. Even if your new employer's plan does not accept a rollover, you can choose a **Direct Rollover** to a traditional IRA. If the employer plan accepts your rollover, that plan may provide restrictions on the circumstances under which you may later receive a distribution of the rollover amount or may require spousal consent to any subsequent distribution. Check with the plan administrator of that plan before making your decision.

Direct Rollover of a Series of Payments. If you receive a payment that can be rolled over to a traditional IRA or an eligible employer plan that will accept it, and it is paid in a series of payments for less than 10 years, your choice to make or not make a **Direct Rollover** for a payment will apply to all later payments in the series until you change your election. You are free to change your election for any later payment in the series.

Change in Tax Treatment Resulting from a Direct Rollover. The tax treatment of any payment from the eligible employer plan or traditional IRA receiving your **Direct Rollover** might be different than if you received your benefit in a taxable distribution directly from the Plan. For example, if you were born before January 1, 1936, you might be entitled to 10-year averaging or capital gain treatment, as explained below. However, if you have your benefit rolled over to a Section 403(b) tax-sheltered annuity, a governmental Section 457 plan, or a traditional IRA in a **Direct Rollover**, your benefit will no longer be eligible for that special treatment. See the sections below titled "Additional 10% Tax If You Are Under Age 59½" and "Special Tax Treatment if You Were Born before January 1, 1936".

III. Payment Paid to You

If your payment can be rolled over (see Part I above) and the payment is made to you in cash, it is subject to 20% Federal income tax withholding on the taxable portion (state tax withholding may also apply). The payment is taxed in the year you receive it unless, within 60 days, you roll it over to a traditional IRA or an eligible employer plan that accepts rollovers. If you do not roll it over, special tax rules may apply.

Income Tax Withholding:

Mandatory Withholding. If any portion of your payment can be rolled over under Part I above and you do not elect to make a direct rollover, the Plan is required by law to withhold 20% of the taxable amount. This amount is sent to the IRS as Federal income tax withholding. For example, if you can roll over a taxable payment of $10,000, only $8,000 will be paid to you because the Plan must withhold $2,000 as income tax. However, when you prepare your income tax return for the year, unless you make a rollover within 60 days (see "60-Day Rollover Option" below), you must report the full $10,000 as a taxable payment from the Plan. You must report the $2,000 as tax withheld, and it will be credited against any income tax you owe for the year. There will be no income tax withholding if your payments for the year are less than $200.

Voluntary Withholding. If any portion of your payment is taxable but cannot be rolled over under Part I above, the mandatory withholding rules described above do not apply. In this case, you may elect not to have withholding apply to that portion. If you do nothing, 10% will be taken out of this portion of your payment for Federal income tax withholding. To elect out of withholding, ask the Plan Administrator for the election form and related information.

60-Day Rollover Option. If you receive a payment that can be rolled over under Part I above, you can still decide to roll over all or part of it to a traditional IRA or to an eligible employer plan that accepts rollovers. If you decide to roll the payment over, you must contribute the amount of the payment you received to a traditional IRA or eligible employer plan within 60 days after you receive the payment. The portion of your payment that is rolled over will not be taxed until you take it out of the traditional IRA or the eligible employer plan.

You can roll over up to 100% of your payment that is eligible for rollover under Part I above, including an amount equal to the 20% of the taxable portion that was withheld. If you choose to roll over 100%, you must find other money within the 60-day period to contribute to the traditional IRA or the eligible employer plan, to replace the 20% that was withheld. On the other hand, if you roll over only the 80% of the taxable portion that you received, you will be taxed on the 20% that was withheld.

Example: The taxable portion of your payment that can be rolled over under Part I above is $10,000, and you choose to have it paid to you. You will receive $8,000, and $2,000 will be sent to the IRS as income tax withholding. Within 60 days after receiving the $8,000, you may roll over the entire $10,000 to a traditional IRA or an eligible employer plan. To do this, you roll over the $8,000 you received from the Plan, and you will have to find $2,000 from other sources (your savings, a loan, etc.). In this case, the entire $10,000 is not taxed until you take it out of the traditional IRA or an eligible employer plan. If you roll over the entire $10,000, when you file your income tax return you may get a refund of part or all of the $2,000 withheld.

If, on the other hand, you roll over only $8,000, the $2,000 you did not roll over is taxed in the year it was withheld. When you file your income tax return, you may get a refund of part of the $2,000 withheld. (However, any refund is likely to be larger if you roll over the entire $10,000.)

Additional 10% Tax If You Are under Age 59½. If you receive a payment before you reach age 59½ and you do not roll it over, then, in addition to the regular income tax, you may have to pay an extra tax equal to 10% of the taxable portion of the payment. The additional 10% tax generally does not apply to:

(1) Payments that are paid after you separate from service with your employer during or after the year you reach age 55;
(2) Payments that are paid because you retire due to disability;
(3) Payments that are paid as equal (or almost equal) payments over your life or life expectancy (or your and your beneficiary's lives or life expectancies);
(4) Dividends paid with respect to stock by an employee stock ownership plan (ESOP) as described in Internal Revenue Code Section 404(k);
(5) Payments that are paid directly to the government to satisfy a Federal tax levy;
(6) Payments that are paid to an alternate payee under a qualified domestic relations order;
(7) Payments that do not exceed the amount of your deductible medical expenses.
(8) Payments to individuals ordered or called to active duty for at least 180 days after September 11, 2001 and before December 31, 2007; or
(9) Payments to qualified public safety employees in governmental plans, effective August 17, 2006.

See IRS Form 5329 for more information on the additional 10% tax. The additional 10% tax will not apply to distributions from a governmental Section 457 plan, except to the extent the distribution is attributable to an amount you rolled over to that plan (adjusted for investment returns) from another type of eligible employer plan or IRA. Any amount rolled over from a governmental Section 457 plan to another type of eligible employer plan or to a traditional IRA will become subject to the additional 10% tax if it is distributed to you before you reach age 59½, unless one of the exceptions applies.

Special Tax Treatment If You Were Born before January 1, 1936. If you receive a payment from a plan qualified under Section 401(a) or a Section 403(a) annuity plan that can be rolled over under Part I and you do not roll it over to a traditional IRA or an eligible employer plan, the payment will be taxed in the year you receive it. However, if the payment qualifies as a "lump-sum distribution", it may be eligible for special tax treatment. A lump-sum distribution is a payment, within one year, of your entire balance under a plan (and certain other similar plans of the employer) that is payable to you after you have reach age 59½ or because you have separated from service with your employer (or, in the case of a self-employed individual, after you have reached age 59½ or have become disabled). For a payment to be treated as a lump-sum distribution, you must have been a Participant in the plan for at least 5 years before the year in which you received the distribution. The special tax treatment for lump-sum distributions that may be available to you is described below.

10-Year Averaging. If you receive a lump-sum distribution and you were born before January 1, 1936, you may make a one-time election to figure the tax on the payment by using "10-year averaging" (using 1986 tax rates). 10-year averaging often reduces the tax you owe.

Capital Gain Treatment. If you receive a lump-sum distribution and you were born before January 1, 1936, and you were a Participant in the Plan before 1974, you may elect to have the part of your payment that is attributable to your pre-1974 participation in the Plan taxed as long-term capital gain at a rate of 20%.

There are other limits on the special tax treatment for lump-sum distributions. For example, you can generally elect this special tax treatment only once in your lifetime, and the election applies to all lump-sum distributions that you receive in that same year. You may not elect this special tax treatment if you rolled amounts into this Plan from Section 403(b) tax-sheltered annuity contract or from an IRA not originally attributable to a qualified employer plan. If you have previously rolled over a distribution from this Plan (or certain other similar plans of the employer), you cannot use this special averaging treatment for later payments from the Plan. If you roll over your payment to a traditional IRA, governmental Section 457 plan, or a Section 402(b) tax-sheltered annuity, you will not be able to use special tax treatment for later payments from that IRA, plan or annuity. Also, if you roll over only a portion of your payment to a traditional IRA, governmental Section 457 plan, or the Section 403(b) tax-sheltered annuity, this special tax treatment is not available for the rest of the payment. See IRS Form 4972 for additional information on lump-sum distributions and how you elect the special tax treatment.

IV. Surviving Spouses, Alternate Payees and Other Beneficiaries

In general, the rules summarized above that apply to payments to employees also apply to payments to surviving spouses of employees and to spouses or former spouses who are "alternate payees." You are an alternate payee if your interest in the Plan results from a "qualified domestic relations order", which is an order issued by a court, usually in connection with a divorce or legal separation.

If you are a surviving spouse or an alternate payee, you may choose to have a payment that can be rolled over, as described in Part I above, paid in a **Direct Rollover** to a traditional IRA or to an eligible employer plan or paid to you. If you have the payment paid to you, you can keep it or roll it over yourself to a traditional IRA or to an eligible employer plan. Thus, you have the same choices as the employee.

As in the case of a surviving spouse or alternate payee, if you are a non-spouse beneficiary under the Plan, you can elect to rollover any "eligible rollover distribution' from the Plan. Please check with the Plan Administrator before electing this type of distribution, which will require you to follow all the applicable requirement as outlined in this Notice.

If you are a surviving spouse, an alternate payee, or another beneficiary, your payment is generally not subject to the additional 10% tax described in Part III above, even if you are younger than age 59½.

If you are a surviving spouse, an alternate payee, or another beneficiary, you may be able to use the special tax treatment for lump-sum distributions and the special rule for payments that include employer stock, as described in Part III above. If you receive a payment because of the employee's death you may be able to treat the payment as a lump sum distribution if the employee met the appropriate age requirements, whether or not the employee had 5 years of participation in the Plan

HOW TO OBTAIN ADDITIONAL INFORMATION

This Notice summarizes only the Federal (not state or local) tax rules that might apply to your payment. The rules described above are complex and contain many conditions and exceptions that are not included in this Notice. Therefore, you may want to consult with a professional tax advisor before you take a payment of your benefits from this Plan. Also, you can find more specific information on the tax treatment of payments from qualified employer plans in IRS Publication 575, "Pension and Annuity Income," and IRS Publication 590, "Individual Retirement Arrangements." These publications are available from your local IRS office, on the IRS's Internet Web Site at www.irs.gov or by calling 1-800-TAX-FORMS.