

## IMPORTANT INFORMATION

- Deferrals in excess of the tax year maximum under Internal Revenue Code Section 402(g) must be refunded to the participant by April 15 (or IRS designated tax filing deadline) of the following tax year to avoid double taxation.
- The gain or loss on any excess deferral should be calculated through the end of the taxable year of the deferral and included in the Total Refund Amount.
- Refunds processed after the close of the tax year and prior to April 15 (or IRS designated tax filing deadline) are taxable in the deferral year and any applicable gain is taxed in the year distributed. Two separate Forms 1099-R will be issued to the participant.
- We strongly recommend that you work with your investment advisor and/or the participant to ensure refunds are processed by April 15 (or IRS designated tax filing deadline). Forms must be received within three business days of the refund deadline to ensure refunds are processed timely.

## 1 EMPLOYER INFORMATION

EMPLOYER NAME			
EMPLOYER ADDRESS	CITY	STATE	ZIP CODE
EMPLOYER PHONE NUMBER	PLAN YEAR REFUND	EMPLOYER TAX ID NUMBER	
INVESTMENT FIRM	ACCOUNT NUMBER		

## 2 PARTICIPANT EXCESS DEFERRAL REFUND INFORMATION

Name	Social Security Number	Excess Amount	Gain/Loss	Total Refund Amount

## 3 EMPLOYER SIGNATURE

I certify the above information is true and correct. I authorize Equity Trust Company to make distribution refund(s) as outlined above.

EMPLOYER NAME	TITLE
EMPLOYER SIGNATURE	DATE

*Please retain a copy of this from for your records and fax or mail to Equity Trust Company at the address below.*