

Premiere Select® Retirement Plan ("PSRP Account")

Earnings Distribution Request Form

Customer Instructions, Terms and Conditions

The attached form should be used to request distributions of dividends, interest and/or capital gains ("earnings") from your Premiere Select Retirement Plan Account ("PSRP Participant Account") or Premiere Select Retirement Plan Beneficiary Distribution Account ("PSRP-BDA," together with PSRP Participant Account, "PSRP Account"), or to change an existing earnings distribution plan. If you wish to request a distribution from more than one PSRP Account, you must complete a separate form for each PSRP Account.

Please read these Customer Instructions, Terms and Conditions carefully before completing the attached form. You are responsible for complying with IRS rules governing retirement plan distributions including Required Minimum Distributions. If you fail to meet any IRS requirements regulating retirement plan distributions, you may be subject to tax penalties. If you have any questions regarding your specific situation, please consult with your tax advisor.

Please read the attached special tax notice for more information on the tax consequences of certain plan distributions/payments.

In general, distributions to married participants from all Money Purchase Plans and certain Profit Sharing Plans must be made in the form of a Qualified Joint and Survivor Annuity ("QJSA"), or if a participant dies before distributions under the Plan have begun, in the form of a Qualified Pre-Retirement Survivor Annuity ("QPSA"), unless the participant's spouse waives the annuity requirements in writing. Please consult your tax advisor for more information.

If this distribution is being made from an inherited Money Purchase Plan account, then the distribution options outlined below are only available if the participant elected out of the QJSA or QPSA and, if married, obtained written spousal consent to the waiver. Please contact the Plan Administrator to determine if any waivers were made. If the plan participant was unmarried, then the QJSA/QPSA requirements do not apply.

If the distribution is being made from an inherited Profit Sharing Plan account, then the QJSA/QPSA requirements do not apply if both of the following are met: (1) the plan participant elected not to receive distributions in the form of a life annuity, (2) the plan participant's spouse takes the distribution within 90 days following the date of the participant's death.

For full distributions, a \$75 liquidation/termination fee and a final year annual maintenance fee, if applicable, as described in your Premiere Select Retirement Plan Application or in some other manner acceptable to the Trustee, if applicable, will be collected from the final distribution amount.

If you have any questions, please consult your Broker, Financial Advisor or Investment Professional ("investment representative").

- Write your account number in the boxes in the upper right-hand corner of the form.
- If changing/establishing/deleting an earnings distribution plan, please check the appropriate box.

1 Retirement Plan Information

Please provide the name of the Plan and Plan Administrator and indicate the plan type. If you have both a Money Purchase and a Profit Sharing Plan, you must complete a separate distribution request form for each plan type.

2 Participant/Beneficiary Information

Please complete this section as appropriate.

3 Reason for Distribution

Please indicate the reason for this distribution, choosing only one. Distributions from a PSRP Account are only permitted when a participant attains age 59½, separates from service, is disabled, if the plan is terminated, or due to death if the PSRP Account is a beneficiary distribution account. If one of these triggering events does not occur, then the distribution cannot be processed. Distributions for any other reasons can result in plan disqualification.

If you are a participant and are under age 59½ and you request a distribution, your distribution will be taxed as ordinary income and may also be subject to a 10% early distribution penalty. Please consult your tax advisor for details.

If you wish to take death distributions from inherited Premiere Select Retirement Plan assets you must first transfer the assets to a PSRP-BDA, and then take the death distributions from the PSRP-BDA. If you wish to request a transfer pursuant to a divorce of the Premiere Select Retirement Plan participant, do not complete this form. Please contact your investment representative for additional instructions.

4 Earnings Distribution Instructions You may elect to have the earnings on certain mutual funds and/or eligible stock distributed to you based on the Dividends, Interest and Capital Gains Account Service Instructions ("Account Service Instructions") currently in effect for your PSRP Account, or you may elect to change your Account Service Instructions to pay ALL mutual fund dividends and capital gains and ALL eligible stock dividends in cash to your core account investment vehicle ("core account") to be distributed to you. If you do not make a choice on the form, your earnings distributions will be paid to you based on the Account Service Instructions currently in effect for your PSRP Account (option A).

- The earnings that are paid in cash and credited to your core account will be distributed to you from your core account in accordance with the frequency and payment method that you select in Sections 5 and 6 respectively.
- If there are insufficient funds available in the core account to process a distribution for the entire amount earned during the payment period, NFS will generally attempt to process your requested distribution each day for the next 15 business days. Generally, if there are insufficient funds available in the core account by the expiration of that 15 business day period, the earnings distribution for that period will not be processed unless the distribution is scheduled to pay in December, in which case a distribution of the balance in the core account may be processed.
- If you acquire new positions in your PSRP Account after you have established the earnings distribution plan, the earnings on those new positions will be paid in cash to your core account and will be included in the earnings distribution plan unless or until new Account Service Instructions are established on your account by your Broker/Dealer.
- If you terminate your earnings distribution plan, your Account Service Instructions in effect at that time will remain in effect unless and until new instructions are established on your account by your Broker/Dealer.
- **The minimum earnings amount per check payment that can be distributed to you by check is \$25** (less income tax withholding, if applicable). If the earnings balance of your core account is less than \$25 on any scheduled payment date and you have elected to have payments made by check (Section 6, options B or C), the earnings distribution will not be processed and any earnings will accrue in your core account to be distributed at the next scheduled payment date on which the earnings balance is at least \$25. Note: There is no minimum earnings amount for payments that are distributed to a non-retirement brokerage account or via Electronic Funds Transfer (Section 6, options A and D).
- **The maximum earnings amount that can be distributed to a non-retirement brokerage account is \$99,999.99.** If the earnings balance of your core account is greater than \$99,999.99 on any scheduled payment date and you have elected to have payments distributed to your non-retirement brokerage account (Section 6, Option A), a distribution of only the maximum amount — \$99,999.99 — will be processed and the balance of the earnings will accrue in your core account.

5 Frequency of Earnings Distribution Payments

Your earnings distribution plan will be activated in accordance with your instructions approximately seven (7) business days after this form is received in good order, by the Trustee. Please keep this in mind when providing the beginning date.

You may choose one of the following frequency schedules in Section 5 of the form:

- **Daily** - payments will be scheduled to pay each business day. NOTE: Daily payments cannot be made by check. When selecting this frequency you may select ONLY payment method A or D in Section 6 of the form.
- **Weekly** - payments will be scheduled to pay on the Friday of each week.
- **Monthly** - payments will be scheduled to pay on the last Friday of each month.
- **Semi-Monthly** - payments will be scheduled to pay on the second and last Friday of each month.
- **Quarterly** - payments will be scheduled to pay on the last Friday of March, June, September and December.
- **Weekly PLUS** - payments will be scheduled to pay on Friday of each week AND on the first business day following the 1st, 15th, and 22nd of each month.
- **Specific Date** - you may request up to three specific date(s) and the specific month(s) to schedule your payments.

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- If the scheduled first payment date falls on a weekend or holiday, payment will generally be made on the following business day — any subsequent scheduled payment dates that fall on a weekend or holiday will generally be made on the previous business day.
- Distribution payments scheduled to pay out on the 29th, 30th, or 31st that fall in a month that has less days, will be paid out on the last business day of the month.
- Distribution payments scheduled to pay out in December may result in your distribution being processed prior to the scheduled date to ensure that your distribution is processed prior to year end.

6 Payment Method

A. Distribution to your Non-Retirement Brokerage Account If you want earnings distributed to your new or existing non-retirement brokerage account, please check this box and provide your account number. An application must be completed to establish a new non-retirement brokerage account.

B. Mailed to your Address of Record Checks will be mailed to the mailing address of record on your PSRP Account. This payment method is not available if you choose to have your earnings distributed to you daily in Section 5.

C. Paid and/or Mailed to an Alternate Address If you want checks paid to a payee other than the PSRP Account owner and/or mailed to an address other than the mailing address of record, check this box and provide complete alternative payee and/or alternative address information. This payment method is not available if you choose to have your earnings distributed to you daily in Section 5.

D. Directly Deposited to your Bank or Credit Union Account, Using Electronic Funds Transfer (EFT) If you would like the distribution(s) to be deposited directly to your bank or credit union account via EFT you must have EFT instructions on your account. If your account is not currently set up for EFT, please note that it will take up to 14 days to establish EFT instructions. To add EFT instructions, complete the **Bank Information** in Section 6 or attach a voided check. Once EFT is established, please allow 2-3 days after the date the distribution is processed for funds to reach your bank or credit union. In order to send your distribution via EFT the recipient bank must be a member of the Automated Clearing House (“ACH”).

7 Notice of Withholding – Please read carefully before completing this section of the form.

NOTE: Withholding does not apply to Direct Rollovers.

20% Withholding — IRS regulations require us to withhold federal income tax at the rate of 20% from your Premiere Select Retirement Plan distribution(s) that is (are) eligible to be rolled over if the distribution(s) is (are) not directly rolled over to another eligible retirement plan or to an IRA. Generally, distributions that are not subject to this withholding include: distributions of certain substantially equal periodic payments made over ten or more years and Required Minimum Distributions. Please refer to the Special Tax Notice for additional information.

10% or Wage Table Withholding — If the distribution is not considered an eligible rollover distribution, the mandatory 20% withholding does not apply. Instead, your distributions are subject to federal income tax withholding at a rate of 10% for one-time distributions and at a rate based on IRS wage tables for periodic distributions unless you elect not to have withholding apply. Withholding will apply to the gross amount of each distribution, even if you have made non-deductible contributions. Moreover, failure to provide a U.S. residential address will result in 10% withholding on the distribution proceeds even if you have elected not to have tax withheld (an IRS requirement). A Post Office Box does not qualify as a residential address.

If federal income tax is withheld from your distribution, state income taxes may also be withheld. Your state of residence will determine your state income tax withholding requirements, if any. Your state of residence is determined by your legal address of record provided for your Premiere Select Retirement Plan account.

Residents of AR, IA, KS, MA, ME¹, NE, OK, PR², VA and VT: If federal income tax is withheld, state income tax of at least your state’s minimum requirements must be withheld in addition to federal income tax withholding at the time of your distribution. If you elect out of federal income tax withholding, state income tax will not be withheld unless you indicate otherwise.

¹Applicable to residents of ME taking One-Time Distributions **ONLY**. If you are a resident of ME taking Periodic Distributions, see **Residents of DE and ME⁴** below.

²Applicable to residents of PR taking Periodic Distributions **ONLY**. If you are a resident of PR and are taking a One-Time Distribution, please see **Residents of all other states and the District of Columbia** below.

Residents of CA, GA³, NC and OR: If federal income tax is withheld, state income tax of at least your state’s minimum requirements must be withheld in addition to federal income tax withholding at the time of your distribution unless you elect not to have state income taxes withheld.

³Applicable to residents of GA taking Periodic Distributions **ONLY**. If you are a resident of GA and are taking a One-Time Distribution, please see **Residents of all other states and the District of Columbia** below.

Residents of DE and ME⁴: State income tax of at least your state’s minimum requirements must be withheld regardless of whether or not federal income tax is withheld unless you elect not to have state income taxes withheld.

⁴Applicable to residents of ME taking periodic distributions **ONLY**. If you are a resident of ME and are taking a one time distribution, see **Residents of AR, IA, KS, MA, ME², NE, OK, PR¹, VA and VT** above.

Residents of AK, FL, HI, MS, NH, NV, SD, TN, TX, WA or WY: State income tax withholding is not available on your Premiere Select Retirement Plan distributions. Please consult your tax advisor, state agency, or investment representative for more information.

Residents of all other states⁵ and the District of Columbia other than those noted above: You are not subject to mandatory state income tax withholding; however, you may elect voluntary state income tax withholding in a percentage. If you elect to have state income taxes withheld and your state provides a minimum amount or percentage for withholding, you must elect a percentage that is not less than your state’s minimum withholding requirements. If the percentage you elect for withholding is less than your state’s minimum withholding requirements, your state’s minimum amount or percentage will be withheld.

⁵Includes residents of GA and PR taking One-Time Distributions.

IMPORTANT: State tax withholding rules can change and the rules cited above may not reflect the current ruling of your state. Please consult with your investment representative to obtain the most up-to-date information pertaining to your state.

Whether or not you elect to have federal and, if applicable, state income tax withheld, you are still responsible for the full payment of federal income tax, any state tax or local taxes, and any penalties which may apply to your distribution(s). Whether or not you elect to have withholding apply (by indicating so on the distribution request form), you may be responsible for payment of estimated taxes. You may incur penalties under the IRS and applicable state tax rules if your estimated tax payments are not sufficient.

If you are not a U.S. person (including a U.S. resident alien), you must submit IRS Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding, with this distribution request form to claim tax treaty benefits, if applicable. To obtain Form W-8BEN, please consult your tax advisor or go to the IRS Web site at <http://www.irs.gov>.

8 Signature

Section 8 must be signed by both the Participant (and, if applicable, the participant’s spouse) or Beneficiary, as applicable, and the Plan Administrator.

Before signing the **distribution request form**, please carefully read all sections of the **Premiere Select Retirement Plan Earnings Distribution Request Form** and attached **Customer Instructions, Terms and Conditions**. This distribution form is part of a legal agreement between you and NFS and by signing Section 8 or Section 9, as applicable, you are agreeing to be bound by the terms and conditions contained in the above-mentioned documents. Please also print the current date neatly in block letters in the space provided.

9 Spousal Consent – For PSRP Participant Accounts Only

Distributions to married participants from all Money Purchase Pension Plans and certain Profit Sharing Plans must be made in the form of a Qualified Joint and Survivor Annuity unless your spouse waives the right by providing spousal consent in Section 9. Please refer to Article 8 of the Premiere Select Retirement Plan and Trust for details. A participant may waive a qualified joint and survivor annuity contract, and a spouse may consent to such waiver, provided it is within 90 days before the first plan distribution.

Detach the completed distribution request form and return it to your investment representative.
Keep a copy of this form with the Customer Instructions, Terms and Conditions in your files.

Account Number -

Premiere Select® Retirement Plan ("PSRP Account")

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Please read the attached Customer Instructions, Terms and Conditions before completing this form.

- Check this box to **establish** a new earnings distribution plan in addition to any periodic distribution plan(s) you may have previously requested for the PSRP Account identified above.
- Check this box if you wish to **change** an existing earnings distribution plan previously established for the PSRP Account identified above.
- Check this box if you wish to **delete** an existing earnings distribution plan previously established for the PSRP account identified above.

1 Retirement Plan Information

Plan Name Plan Administrator

Daytime Phone Number -- Plan Type: Money Purchase OR Profit Sharing

2 Participant/Beneficiary Information

First Name MI Last Name

Social Security Number or Taxpayer ID Number Date of Birth --

3 Reason for Distribution – Choose One:

- Attainment of Age 59½ Plan Termination Death of the Participant (for PSRP-BDAs ONLY)
- Termination of Employment/Service Disability, as defined by the PSRP

4 Earnings Distribution Instructions – Choose One:

- A.** Distribute the earnings in my core account based on the Dividends, Interest and Capital Gains Account Service Instructions currently in effect for my PSRP Account indicated above, in accordance with the frequency and payment methods I select in Sections 5 and 6.
- OR—
- B.** Change my Dividends, Interest and Capital Gains Account Service Instructions to pay ALL mutual fund dividends and capital gains and ALL eligible stock dividends in cash to my core account of the PSRP Account indicated above, and then distribute the earnings in my core account in accordance with the frequency and payment method I select in Sections 5 and 6.

5 Frequency of Earnings Distribution Payments

Please read the instructions carefully for explanations of the payment frequency options listed below and choose one:

- Daily—(D) Weekly—(W) Monthly—(M)
- Semi-Monthly—(S) Quarterly—(Q) Weekly PLUS—(F)
- Specific Date—(X) , , Indicate the month(s) for Specific Date payments by checking the appropriate box(es) on the next page.

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Months (choose at least one — only if choosing Specific Date payments on the previous page):

ALL

Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

6 Payment Method – Choose One:

A. Cash distribution(s) to my non-retirement brokerage account number: -

B. Check(s) mailed to my address of record. (Not available for daily payments.)

C. Check(s) paid and/or mailed to an alternate payee and/or address. (Not available for daily payments.)

Alternate Payee Name, if applicable

Street Address

City State Zip/Postal Code -

D. Directly deposited to my bank or credit union account, using Electronic Funds Transfer (EFT). If you do not already have EFT instructions in your account, please provide your Bank Information below or attach a voided check. By selecting this option and by signing the form below, you understand and agree that NFS cannot confirm the account registration at the receiving bank or financial institution.

| | | | |
|--|--|---|---|
| Bank Information – Type of Account: | <input type="checkbox"/> Checking | <input type="checkbox"/> Savings (non-passbook) | <input type="checkbox"/> NOW/MMDA |
| Bank Name | <input type="text"/> | | |
| Your Bank's Routing Number | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | Your Bank Account Number | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Your Name as it Appears on Your Bank Account | <input type="text"/> | | |

7 Withholding Election – Please read the **Customer Instructions, Terms and Conditions** carefully before completing this section.

Note: If you are not a U.S. person (including a U.S. resident alien) **DO NOT** complete this Section.

If you are requesting a Direct Rollover of your PSRP Account, do not complete this section as withholding will not apply to this distribution.

Indicate your withholding election below. If you are requesting a one-time distribution, this withholding election will apply to this distribution only. If you are requesting periodic distributions, your withholding election will apply to each payment in the series until a change to your withholding election is received and accepted by NFS. You may change your election for any subsequent distribution(s) by simply completing another Premiere Select Retirement Plan Distribution Request Form and submitting it to your investment representative.

Federal Income Tax Withholding – Choose One To the extent the distribution is not subject to 20% mandatory federal withholding, if you do not make an election below, federal income tax will be withheld from a one-time distribution (excluding Direct Rollovers and Qualified Rollover Contributions) at a rate of 10% or from periodic distributions at the appropriate rate based on IRS wage tables.

I **DO NOT** want to have federal income tax withheld from my Premiere Select Retirement Plan distribution(s).

I **want** to have federal income tax withheld from my Premiere Select Retirement Plan distribution(s) at the rate of: %

(insert whole percentage). For a one-time distribution, if you select a percentage of less than 10%, we will withhold 10%. For periodic distributions, if you select a percentage that is less than the appropriate IRS wage table rate, we will withhold at the IRS wage table rate.

Account Number

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State Income Tax Withholding

Do not complete this section if you are a resident of AK, FL, HI, MS, NH, NV, SD, TN, TX, WA, or WY.

Your state of residence will determine your state income tax withholding requirements, if any. Your state of residence is determined by your legal address of record provided for your Premiere Select Retirement Plan account. If federal withholding is applied, state income tax may also be required, regardless of your election. Please see information in the Notice of Withholding section of the **Customer Instructions, Terms and Conditions** for your state's rules.

I DO NOT want state income tax withheld. (For residents of CA, GA¹, ME², NC and OR you must check this box if federal income taxes are withheld and you do not want state income taxes withheld; for residents of DE you must check this box regardless of whether or not federal income taxes are being withheld if you do not want state income taxes withheld.)

¹Applies to Periodic Distributions ONLY.

²Applies to one time distributions ONLY; if you are a resident of ME taking a periodic distribution, you must check this box regardless of whether or not federal income taxes are being withheld if you do not want state income taxes withheld.

I want to have state income taxes withheld from my Premiere Select Retirement Plan distribution(s) in accordance with the minimum amount or percentage, if any, as determined by the requirements of my state of residence. Note: If your state does not provide a minimum amount or percentage for withholding and you do not provide a percentage below, state income taxes will not be withheld from your distributions.

I want to have % (insert whole percentage) withheld from my Premiere Select Retirement Plan distribution(s) for state income taxes.

Note: If you elect to have state income taxes withheld from your PSRP Account distribution(s) in a percentage that is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld.

8 Signature

Please check to make sure you have completed all appropriate sections of this form, then sign and date below. The Plan Administrator must always sign distribution requests.

I/We hereby certify that this distribution is being made pursuant to the Premiere Select Retirement Plan and Trust Agreement. I have carefully read and fully understand and agree to comply with the **Customer Instructions, Terms and Conditions** including the Notice of Withholding attached to this **Premiere Select Retirement Plan Earnings Distribution Request Form**.

I hereby certify that the information supplied on the Premiere Select Retirement Plan Earnings Distribution Request Form is complete and accurate. I also certify that (i) I understand the distribution choices applicable to me (or, if I am acting on behalf of a beneficiary, the beneficiary for whom this distribution is directed), and (ii) I have elected a distribution option consistent with my status (or the beneficiary's status on whose behalf I am acting).

I hereby certify under penalties of perjury that if I am a U.S. person (including a U.S. resident alien) the number shown in Section 2 of this form is my correct taxpayer identification (or Social Security) number. If I am not a U.S. person (including a U.S. resident alien), I have attached IRS Form W-8BEN with this **Premiere Select Retirement Plan Earnings Distribution Request Form** and included my U.S. taxpayer identification (or Social Security) number in order to claim tax treaty benefits, if applicable. I also acknowledge the receipt of the special tax notice regarding the mandatory 20% federal income tax withholding.

I indemnify the Trustee of my PSRP Account and NFS and their agent(s), successors, affiliates, and employees from any liability in the event that I fail to meet the IRS requirements regarding distributions from my Premiere Select Retirement Plan Account or Retirement Plan Beneficiary Distribution Account, as applicable.

PSRP Account Owner/Authorized Signator Signature

Date (required)

Plan Administrator's Signature

Date (required)

9 Spousal Consent – For PSRP Participant Accounts ONLY

I hereby consent to the form of distribution indicated on this form. I understand that I am giving up my right to receive a payment benefit that would otherwise be payable to me.

Spouse's Signature

Date

Notary's Signature

Date

Notary Stamp