



**Termination and Retirement Options  
for  
CNS 401(k) Plans**

- Option 1** You may take the vested portion of your funds from your 401(k) Plan as a cash distribution. These funds would be subject to an immediate 20% tax withholding. In addition, you would be subject to a 10% penalty for early withdrawal of pre-tax assets, based on the entire amount of your withdrawal, unless you are retiring and are at least age 55 or you are terminating and are at least age 59-1/2. The 10% penalty is paid when you file your current year's income taxes. Fidelity will send you a Form 1099R by mail sometime in January. This form will list the amount of the distribution and taxes withheld. There is a separate line on the tax form for this purpose. You may wish to consult a tax advisor to ensure accuracy when completing your tax forms.
- Option 2** You may roll the funds directly over into a Self-Directed Individual Retirement Account (IRA). In this case, you **are not** subject to any immediate tax consequences, as you have not gained constructive receipt of the funds. You may select any type of financial institution you wish that will accept your 401(k) Rollover. The choice is up to you. A list of such options can be found in the yellow pages of most phone books under Banks, Credit Unions, Insurance Co., Investment Advisory Service, Investment Securities, or Investments, etc.
- Option 3** You may elect to roll the funds directly over into your new employer's qualified plan. In this case, there is no immediate tax consequence to you, as you have not gained constructive receipt of the funds. However, you may be responsible for income taxes on your funds, when you take the funds out of the plans in both Options 2 and 3.
- Option 4** You may leave your funds in the CNS 401(k) Plan **unless the amount of your account is \$1,000 or less**, in which case you will automatically receive a lump sum distribution as soon as administratively practicable following the date you terminated employment.

To initiate option 1, 2, or 3, **you must call Fidelity's customer service at 1-800-835-5095, Monday through Friday (excluding New York Stock Exchange holidays), between 8:30am and 8pm – Central Standard Time and ask for the necessary forms** to complete the type of transaction you have selected. Fidelity will provide you with forms and further information and consultation, if needed, to complete your desired transactions. If you have any questions, feel free to call Pam Gonce at (806) 477-6624.

**I fully understand the options mentioned above, and that I must call Fidelity to initiate any distribution. I also understand that whatever option I select, the choice is purely at my discretion.**

Print Name: \_\_\_\_\_

Signed: \_\_\_\_\_ Badge \_\_\_\_\_ Dated: \_\_\_\_\_