

## DISTRIBUTION OPTIONS FROM FACULTY & EXEMPT STAFF RETIREMENT PLAN AND/OR SUPPLEMENTAL RETIREMENT PLAN

FIDELITY	VANGUARD	PRUDENTIAL	TIAA	AIG SUNAMERICA
<ul style="list-style-type: none"> <li><input type="checkbox"/> Rollover to IRA or other eligible retirement plan</li> <li><input type="checkbox"/> Lump Sum Withdrawal</li> <li><input type="checkbox"/> Partial Withdrawal</li> <li><input type="checkbox"/> Systematic Withdrawals</li> <li><input type="checkbox"/> Minimum Distribution</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Rollover to IRA or other eligible retirement plan</li> <li><input type="checkbox"/> Lump Sum Withdrawal</li> <li><input type="checkbox"/> Partial Withdrawal</li> <li><input type="checkbox"/> Systematic Withdrawals</li> <li><input type="checkbox"/> Minimum Distribution</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Rollover to IRA or other eligible retirement plan</li> <li><input type="checkbox"/> Lump Sum Withdrawal</li> <li><input type="checkbox"/> Partial Withdrawal</li> <li><input type="checkbox"/> Systematic Withdrawals</li> <li><input type="checkbox"/> Minimum Distribution</li> <li><input type="checkbox"/> Annuity options:                             <ol style="list-style-type: none"> <li>1. Life</li> <li>2. Joint and survivor</li> </ol> </li> </ul> <p>*See prospectus for further details.</p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Rollover to IRA or other eligible retirement plan</li> <li><input type="checkbox"/> Lump Sum Withdrawal</li> <li><input type="checkbox"/> Partial Withdrawal</li> <li><input type="checkbox"/> Systematic Withdrawals</li> <li><input type="checkbox"/> Minimum Distribution</li> <li><input type="checkbox"/> Annuity options:                             <ol style="list-style-type: none"> <li>1. Life</li> <li>2. Joint &amp; Survivor</li> </ol> </li> <li><input type="checkbox"/> Full Benefit to Survivor</li> <li><input type="checkbox"/> Half Benefit to Survivor</li> <li><input type="checkbox"/> Two-Thirds Benefit to Survivor</li> <li><input type="checkbox"/> All Life &amp; Joint &amp; Survivor options have a Guarantee period of 0, 10, 15 or 20 years.</li> <li><input type="checkbox"/> Fixed Period                             <ul style="list-style-type: none"> <li><input type="checkbox"/> TIAA Traditional Retirement Annuity - 10 yr only</li> <li><input type="checkbox"/> TIAA Traditional Group Retirement Annuity - 5, 10 and up to 30 year payouts</li> <li><input type="checkbox"/> CREF &amp; Real Estate - 2 to 30 years</li> <li><input type="checkbox"/> TIAA or CREF Supplemental Retirement Annuity - 2 to 30 years</li> <li><input type="checkbox"/> TIAA or CREF Group Supplemental Retirement Annuity - 5 to 30 years</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Rollover to IRA or other eligible retirement plan</li> <li><input type="checkbox"/> Lump Sum Withdrawal</li> <li><input type="checkbox"/> Partial Withdrawal</li> <li><input type="checkbox"/> Systematic Withdrawals</li> <li><input type="checkbox"/> Minimum Distribution</li> <li><input type="checkbox"/> 5 annuity options:                             <ol style="list-style-type: none"> <li>1. Life</li> <li>2. Joint and Survivor</li> <li>3. Joint and Survivor with 10 or 20 years Guaranteed</li> <li>4. Life with 10, 15 or 20 years Guaranteed</li> <li>5. Fixed Period from 5 - 30 years.</li> </ol> </li> </ul> <p>*See prospectus for further details.</p>

*This distribution options summary was developed to give you an overall perspective of the different distribution options each retirement vendor provides. Please consult the retirement company and/or your tax advisor before taking any type of distribution to determine any applicable penalties and tax consequences. The actual plan documents of each retirement plan will govern if there is any inconsistency between this summary and USC's formal contracts.*