

**Massachusetts Laborers' Annuity Fund**  
14 New England Exec. Park.  
Burlington MA 01803 Tel: 781-272-1000 Fax: 781-272-2226

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**MASSACHUSETTS LABORERS' ANNUITY FUND**  
**REJECTION OF DIRECT ROLLOVER**

**ATTENTION:** *Before completing this form, you should read the special tax notice regarding plan payments carefully. You also may wish to consult your tax advisor before making this election.*

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PRINT NAME

SOCIAL SECURITY NUMBER

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STREET ADDRESS

APARTMENT NUMBER

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CITY

STATE

ZIP CODE

If you choose NOT to have an eligible rollover distribution transferred directly to an IRA or other retirement plan, the Plan is required to withhold 20% of the payment for federal income taxes. You will be responsible for state taxes. This withholding does not increase your taxes, but will be credited against any income tax you may owe.

**Check below if you do not want to elect a direct rollover of your Annuity account balance:**

\_\_\_\_\_ I do not want to roll over any of my payment to an IRA or other qualified retirement plan.

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PARTICIPANT'S SIGNATURE

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DATE