

Western UNITE HERE and Employers Pension Fund

Formerly known as Southern Nevada Culinary and Bartenders Pension Fund

P O Box 43449 Las Vegas, Nevada 89116

Telephone: (702) 369-0000

Fax: (702) 369-2198

NOTICE OF TAX WITHHOLDING ON PENSION PAYMENTS

(Special Note: This notice contains information regarding Federal and State Income Tax withholding.
READ CAREFULLY!)

As required by law, the pension payments you receive from the **Western UNITE HERE and Employers Pension Fund** will be subject to Federal income tax withholding unless you elect not to have withholding apply. Withholding will only apply to the portion of your pension payment that is already included in your income subject to Federal income tax and will be like wage withholding.

You may elect not to have Federal withholding apply to your pension payments by returning the signed and dated election, by mail or personally, to:

Western UNITE HERE and Employers Pension Fund
P O Box 43449
Las Vegas, Nevada 89116

Any prior election you have made will remain in effect until you revoke it. You may revoke your election at any time by returning a signed and dated revocation to the Administrative Office. Any election or revocation will be effective no later than the January 1, May 1, July 1, or October 1, after it is received, so long as it is received at least 30 days before that date. You may make and revoke elections not to have withholding apply as often as you wish. Additional elections may be obtained from the Administrative Office at the address shown above.

If you elect not to have withholding apply to your pension payments, or if you do not have enough Federal income tax withheld from your pension payments, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

If you have any questions regarding your tax withholding, we suggest you contact your personal tax advisor.

Sincerely,

BOARD OF TRUSTEES