What happens in the event of my death?
When we are notified of an account holder's death, we will provide information to the beneficiary(ies) regarding distribution options available to them. We will administer separate accounts for each beneficiary if they desire to keep the account with us. Each beneficiary will be allowed to independently select his or her withdrawal options over his or her life expectancy.

For more information about your retirement income options, please contact us at 1-800-279-4030.

*Interest is compounded daily to produce the current annual yield prior to the deduction of program administrative fees. Contributions and earnings are held in the general account of Prudential Retirement Insurance and Annuity Company (PRIAC). Principal and net credited interest are fully guaranteed by PRIAC. Such guarantees are based solely upon the financial strength and claims-paying ability of PRIAC. For more information go to weabenefits.com/pru.

Effective January 2013.
Policies and programs described are subject to change at any time.
Accessing your Traditional IRA account
This brochure describes the ways you can choose to receive income from your Traditional IRA. The withdrawal rules for a Roth IRA are different from a Traditional IRA. If you have a Roth IRA, please refer to the brochure Roth IRA Withdrawal Options.

When can I access my Traditional IRA?
You may begin withdrawing from a Traditional IRA without penalties at age 59½.

When are penalty-free distributions available from my Traditional IRA?
IRAs were created to provide tax-deferred retirement savings for individuals. The IRS assesses a 10% penalty tax on early withdrawals from your Traditional IRA.

You can withdraw from your Traditional IRA prior to age 59½ without early withdrawal penalties for the following purposes:

- Unreimbursed medical expenses that exceed 7.5% of your adjusted gross income.
- A first-time home purchase ($10,000 maximum).
- Qualified higher-education expenses for you, your spouse, your children, or your grandchildren.
- Federal tax levy.
- Equal periodic payments taken over the course of your life expectancy.
- You are disabled.
- You are the beneficiary of a deceased Traditional IRA owner.

- Health insurance premiums while unemployed if receiving unemployment compensation.

Is income from my Traditional IRA taxable?
Distributions from your Traditional IRA are considered ordinary income and are subject to federal and state income tax. Taxable distributions may also be subject to early withdrawal penalties.

We will send you Form 1099R summarizing your distribution activity, which you should use when preparing your income tax returns.

If you have any nondeductible contributions or other nontaxable amounts in your Traditional IRA, use IRS Form 8606 to assist you in calculating the taxable portion of your Traditional IRA distribution.

Retirement income options available with your Traditional IRA
You may select up to two distribution options each calendar year if you qualify for withdrawals as stipulated by federal and state laws. A transfer or rollover out of your account is considered one distribution.

Please remember that the taxable portion of your distribution is taxed as ordinary income for the year in which you withdraw it. Withdrawals using these options may be subject to 10% federal income tax withholding unless you elect no withholding. We do not withhold state taxes. The money can be sent to you as a check or electronically deposited in your checking or savings account.

Here are the ways you can receive income from your account:

1. Monthly Withdrawal Option: You may elect to receive a fixed dollar amount ($100 minimum per month). The length of time these distributions continue (unless you stop or change them) may vary according to the performance of your investment options.

2. Quarterly Interest Retirement Option (QIRO): If you choose this option, you will receive a check after each quarter for the amount of interest earned in your Prudential Guaranteed Account,* minus the administrative fees on your guaranteed account.

3. Partial Lump-Sum Withdrawal: $500 minimum per withdrawal.

4. Lump-Sum Withdrawal: You may withdraw your entire account balance at once.

5. Period Certain Withdrawal: You can choose to have your account balance paid to you over a specific period of time.

When must I begin taking distributions from my IRA?
You are legally required to begin withdrawing from your Traditional IRA by April 1 following the year in which you turn age 70½ or you will be subject to a penalty equal to 50% of the amount that you should have withdrawn. We will contact you annually to let you know the amount you must withdraw to satisfy this requirement.