

Alfred & Maurine
Hamilton

2003 - Form 1040



CERTIFIED PUBLIC
ACCOUNTANTS &
FINANCIAL CONSULTANTS

Control Number RET1232312		<input type="checkbox"/> CORRECTED (if checked)		12/10/03			
PAYER'S name, street address, city, state, and ZIP code DEFENSE FINANCE AND ACCOUNTING SERVICE US MILITARY RETIREMENT PAY PO BOX 7130 LONDON KY 40742-7130		1 Gross distribution \$ 72180.00	OMBNo. 1545-0119 2003	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.			
		2a Taxable amount \$ 72180.00					
PAYER'S Federal identification number 34-0727612	RECIPIENT'S identification number 458-24-4617	2b Total distribution <input type="checkbox"/>	Form 1099-R			Copy 2 File this copy with your state, city, or local income tax return, when required.	
RECIPIENT'S name, address and ZIP code ALFRED HAMILTON 580 CO RD 329 YOAKUM TX 77995-0000		4 Federal income tax withheld \$ 10471.37	7 Distribution code 7				
		9 Your percentage of total distribution %					
		10 State income tax withheld \$	11 State/Payer's state number				
		RETIRED	01012003-12312003				

Form 1099-R

Department of the Treasury-Internal Revenue Service

OMB No. 1545-0112

PAYER'S name, street address, city, state, ZIP code, and telephone no.
 YOAKUM NATIONAL BANK
 301 W GRAND AVE
 P O BOX 777
 YOAKUM, TX 77995
 (361) 293-5225

Calendar year
 2003

5 Investment expenses

PAYER'S ID
 74-0997077

All accounts shown below are for the Recipient identification number shown at left.

Interest Income
 Copy B For Recipient
 (Keep for your records.)
 Form 1099-INT

Recipient's identification number
 458-24-4617

3 Interest on U.S. Savings Bonds and Treas. obligations

6 Foreign tax paid

7 Foreign country or U.S. possession

Recipient's name, address and ZIP code
 ALFRED HAMILTON OR MAURINE HAM
 OR ALAN LYLE HAMILTON, REV LIV
 580 CR 329
 YOAKUM TX 77995

Account Number / Type	1 Interest income not included in box 3	2 Early withdrawal penalty	4 Fed. income tax withheld
1617513 DDA	616.89		
TOTALS ►	616.89		

CORRECTED (if checked)

Form 1099-INT

Department of the Treasury - Internal Revenue Service

OMB No. 1545-0112

PAYER'S name, street address, city, state, ZIP code, and telephone no.
YOKUM NATIONAL BANK
301 W GRAND AVE
P O BOX 777
YOKUM, TX 77995
(361) 293-5225

Calendar year
2003

5 Investment expenses

PAYER'S ID
74-0997077

Interest Income
Copy B For Recipient
(Keep for your records.)
Form 1099-INT

All accounts shown below are for the Recipient identification number shown at left.

This is important tax information and is being furnished to the Internal Revenue Service and appropriate State officials. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this income is taxable and the IRS determines that it has not been reported.

Recipient's identification number
459-20-2593

6 Foreign tax paid

3 Interest on U.S. Savings Bonds and Treas. obligations

7 Foreign country or U.S. possession

Recipient's name, address and ZIP code
MAURINE P HAMILTON
POD SYLVIA L HAMILTON
9902 CHILDRESS DR
AUSTIN TX 78753

Account Number / Type
1617836 DDA

1 Interest income not included in box 3
110.19

2 Early withdrawal penalty

4 Fed. income tax withheld

TOTALS ►

110.19

CORRECTED (if checked)

Form 1099-INT

Department of the Treasury - Internal Revenue Service

BANK OF AMERICA N.A.
1422 E. GRAYSON P.O. BOX 6000
SAN ANTONIO, TX 78286-8000

94-1687665

DD 7475898198

910.83

.00

.00

438244617

910.83

.00

.00

ALFRED HAMILTON CO-TRUSTEE
ALFRED/MAURINE P HAMILTON TRUST 12-13-96
580 COUNTRY RD NO 329
YJAKUM TX 77995

DD - DEMAND DEPOSIT - CHECKING
SV - SAVINGS
CD - CERTIFICATE OF DEPOSIT
PHONE 210-978-5000 1 1

INTEREST INCOME

TAX YR 2003

Instructions for Recipient

Box 1. Shows interest paid to you during the calendar year by the payer. This does not include interest shown in box 3.

If you receive a Form 1099-INT for interest paid on a tax-exempt obligation, see the instructions for your income tax return.

Box 2. Shows interest or principal forfeited because of early withdrawal of time savings. You may deduct this on the "Penalty on early withdrawal of savings" line of **Form 1040**.

Box 3. Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not be all taxable. See **Pub. 550**, Investment Income and Expenses. This interest is exempt from state and local income taxes.

This interest is not included in box 1.

Box 4. Shows backup withholding. Generally, a payer must backup withhold at the current rate if you did not furnish your taxpayer identification number to the payer. See **Form W-9**, Request for Taxpayer Identification Number and Certification, for information on backup withholding. **Include this amount on your income tax return as tax withheld.**

Box 5. Any amount shown is your share of investment expenses of a single-class REMIC. If you file Form 1040, you may deduct these expenses on the "Other expenses" line of **Schedule A (Form 1040)** subject to the 2% limit. This amount is included in box 1.

Box 6. Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your Form 1040. See your Form 1040 instructions.

Nominees. If this form includes amounts belonging to another person, you are considered a nominee recipient. Complete a Form 1099-INT for each of the other owners showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner as the "recipient". File Form(s) 1099-INT with **Form 1096**, Annual Summary and Transmittal of U.S. Information Returns, with the Internal Revenue Service Center for your area. On Form 1096 list yourself as the "filer." A husband or wife is not required to file a nominee return to show amounts owned by the other.

PRESORTED
FIRST CLASS



U.S. POSTAGE

00.00:

H METER 701613

DIANE MUNSON TAX ASSESSOR/COLLECTOR
 LAVACA COUNTY APPRAISAL DISTRICT
 P. O. BOX 348 - 113 N. MAIN ST.
 HALLETTSVILLE, TEXAS 77964-0348

TAX RECEIPT

Taxpayer Copy

Receipt # 747273

Entity	Year	Rate	Stmt ID	Orig. Tax	Discount P&I	Atty Fees	Taxable	Amt Paid
SHINER ISD	2003	1.5000	14207	428.10	-8.56	0.00	28,540	419.54
				Property Description		Date Paid	Total Paid	
HAMILTON ALFRED & MAURINE P (6 TRUSTEES LIFE ESTATE 9902 CHILDRESS DR AUSTIN, TX 78753-4332				Prop: R29111 XRef: 14012000 A0410 PATRICK SOY, ACRES 39.70		11/10/2003	419.54	
						Operator	Batch	
						KJU	11/10/03	
						Payment Method		
PAID BY HAMILTON ALFRED & MAURINE P						CKM 2333		

NELDA WELLS SPEARS
 TAX COLLECTOR
 5501 AIRPORT BLVD.
 P.O. BOX 1748
 AUSTIN, TX 78767

PROPERTY TAX RECEIPT

FIRST CLASS MAIL
 U.S. POSTAGE
 PAID
 TRAVIS TAX



County of TRAVIS
 STATE OF TEXAS

THANK YOU FOR PAYING YOUR PROPERTY TAXES TO THE TAXING UNITS BELOW FOR:

TAXING UNIT	2003	TAXABLE VALUE	TAX RATE	AMOUNT PAID	PERCENT
AUSTIN ISD		52,415	1.613700	93.15	20.84 %
CITY OF AUSTIN (TRAV)		51,415	0.492800	253.37	56.67 %
TRAVIS COUNTY		16,932	0.491800	83.27	18.63 %
ACC (TRAVIS)		22,415	0.077100	17.28	3.87 %

MENT

ear to insure that taxes are paid.
 ID IN FULL.
 of the tax, penalty, or interest,
 tax. (Sec. 31.01.g of the Texas

10/27/2003

3 447.07

TOTAL PAID: 447.07

ON THE PROPERTY DESCRIBED AS:
 LOT 1 BLK Q
 WINDSOR VILLAGE

48
 HAMILTON MAURINE P TRUST
 ALFRED & MAURINE P HAMILTON
 REVOCABLE LIVING TRUST
 9902 CHILDRESS DR
 AUSTIN TX 78753-4332

BILLING #: 118478
 PARCEL #: 02392302160000
 PAYMENT FOR: 12/31/2003



102,415	
TAX AMOUNT	EXEMPTIONS
93.15	
253.37	S
83.27	BILLING NO.
17.28	118478
	PROPERTY
	REAL PERS.
	X

REMARKS:

HAMILTON MAURINE P TRUST
 ALFRED & MAURINE P HAMILTON
 REVOCABLE LIVING TRUST
 9902 CHILDRESS DRIVE
 AUSTIN TX 78753-4332



PROPERTY DESCRIPTION		
CHILDRESS DR	009902	00000
LOT 1 BLK Q WINDSOR VILLAGE		

10 PARCEL NUMBER	
02392302160000	
11 DUE DATE	12 TOTAL DUE
01/31/2004	447.07

NELDA WELLS SPEARS

TAX COLLECTOR
5501 AIRPORT BLVD.
P.O. BOX 1748
AUSTIN, TX 78767

PROPERTY TAX RECEIPT

FIRST CLASS MAIL
U.S. POSTAGE
PAID
TRAVIS TAX

THANK YOU FOR PAYING YOUR PROPERTY TAXES TO THE TAXING UNITS BELOW FOR:

TAXING UNIT	2003	TAXABLE VALUE	TAX RATE	AMOUNT PAID	PERCENT
AUSTIN ISD		52,415	1.613700	93.15	20.84 %
CITY OF AUSTIN (TRAV)		51,415	0.492800	253.37	56.67 %
TRAVIS COUNTY		16,932	0.491800	83.27	18.63 %
ACC (TRAVIS)		22,415	0.077100	17.28	3.87 %

TOTAL PAID: 447.07

ON THE PROPERTY DESCRIBED AS:

LOT 1 BLK Q
WINDSOR VILLAGE

48 5-DIGIT 78753
HAMILTON MAURINE P TRUST
ALFRED & MAURINE P HAMILTON
REVOCABLE LIVING TRUST
9902 CHILDRESS DR
AUSTIN TX 78753-4332

BILLING #: 118475
PARCEL #: 02392302160000
PAYMENT FOR: 12/31/2003



NELDA WELLS SPEARS
 TRAVIS COUNTY TAX COLLECTOR
 (512) 854-9473
 5501 Airport Blvd
 P.O. Box 1748
 Austin, Texas 78767

TRAVIS COUNTY TAX STATEMENT



State law AUTOMATICALLY places a tax lien on property on January 1 of each year to insure that taxes are paid. The lien remains on the property until the tax, penalties, and other charges are PAID IN FULL. Failure to receive the tax bill required by this section does not affect the validity of the tax, penalty, or interest, the due date, the existence of a tax lien, or any procedure instituted to collect a tax. (Sec. 31.01.g of the Texas Property Tax Code.)

CONTINUED ON BACK

EXEMPTION CODES:

S HOMESTEAD/SENIOR

12/28/03 447.07

10/27/2003

THIS IS YOUR 2003 PROPERTY TAX NOTICE. THE APPRAISED VALUE IS: 102,415

1 TAXES DUE TAXING UNIT	2 EXEMPTION AMOUNTS	3 NET TAXABLE VALUE	4 TAX RATE PER \$100	5 TAX AMOUNT	6 EXEMPTIONS
AUSTIN ISD	50,000	52,415	1.6137	93.15	S BILLING NO. 118478 PROPERTY REAL PERS. X
CITY OF AUSTIN (TRAV)	51,000	51,415	.4928	253.37	
TRAVIS COUNTY	85,483	16,932	.4918	83.27	
ACC (TRAVIS)	80,000	22,415	.0771	17.28	

KEEP THIS PORTION FOR YOUR RECORDS

REMARKS:

HAMILTON MAURINE P TRUST
 ALFRED & MAURINE P HAMILTON
 REVOCABLE LIVING TRUST
 9902 CHILDRESS DRIVE
 AUSTIN TX 78753-4332



9 PROPERTY DESCRIPTION		
CHILDRESS DR	009902	00000
LOT 1 BLK O WINDSOR VILLAGE		

10 PARCEL NUMBER	
02392302160000	
11 DUE DATE	12 TOTAL DUE
01/31/2004	447.07

SI USTED NECESITA AYUDA EN ESPAÑOL, LLAMENOS AL 854-9473

TRAVIS COUNTY TAX COLLECTOR

(512) 854-9473
5501 Airport Blvd.
P.O. Box 970
Austin, Texas 78767-0970
www.traviscountytax.org

TRAVIS CENTRAL APPRAISAL DISTRICT

(512) 834-9138
8314 Cross Park Drive
P.O. Box 149012
Austin, Texas 78714-9012
www.traviscad.org

THE DUTIES OF THE TAX OFFICE AND THE TRAVIS CENTRAL APPRAISAL DISTRICT OFFICE

The TRAVIS COUNTY TAX OFFICE collects property taxes for the County and most of the schools, cities, and special districts in Travis County. The TAX OFFICE does NOT set property values, deny or grant exemptions, or set tax rates.

The TRAVIS CENTRAL APPRAISAL DISTRICT (TCAD) is a separate local agency and is not part of County Government or the Travis County Tax Office. The TCAD decides what property is to be taxed, its appraised value, whether to grant exemptions, who the taxable owner is and their address, and what taxing jurisdictions can tax the property.

TAX PAYMENT AND LIABILITY

State law AUTOMATICALLY places a tax lien on property on January 1 of each year to insure that taxes are paid. The lien remains on the property until the tax, penalties, and other charges are PAID IN FULL.

For current year taxes YOU HAVE from the time the tax bill is mailed UNTIL JANUARY 31 TO PAY your taxes without penalty or interest. *If you don't make your FULL tax payment by January 31, you will be charged penalty and interest starting February 1 and run a high risk of being sued or having your property seized after that time.* PENALTY is imposed at the statutory rate of 6% on the 1st day of the month of delinquency and will increase 1% each month thereafter, reaching the maximum of 12% by July 1. INTEREST is imposed at the statutory rate of 1% on the 1st day of the month of delinquency and will increase 1% each month thereafter. The Tax Collector DOES NOT HAVE LEGAL AUTHORITY TO FORGIVE OR WAIVE any penalty or interest charge on a delinquent tax.

FAILURE TO PAY the tax can result in the foreclosure and sale of the property, or the seizure of the taxpayer's other personal property (automobile, boat, bank account, cash, etc.). Should a lawsuit be filed to foreclose on the tax lien, an enforcement fee, court costs and other collection expenses will be added to the tax, penalty and interest due. Lawsuits are filed daily by the Travis County Tax Office without further notice to delinquent taxpayers.

On REAL PROPERTY (land and buildings), the owner as of January 1 of the tax year and the current owner can be held liable for any unpaid taxes on the property. The current owner can be held liable for tax years before she/he bought the property. Taxes are not prorated; the tax due is for the entire year.

On PERSONAL PROPERTY (business inventory, equipment, etc.), the person who owned the property on January 1 of the tax year is personally liable for the entire year's tax, even if she/he sold the property during the year.

The assessment ratio for the taxing units on this tax bill is 100%.

FORM SSA-1099 – SOCIAL SECURITY BENEFIT STATEMENT

2003 • PART OF YOUR SOCIAL SECURITY BENEFITS SHOWN IN BOX 5 MAY BE TAXABLE INCOME.
 • SEE THE REVERSE FOR MORE INFORMATION.

Box 1. Name ALFRED HAMILTON		Box 2. Beneficiary's Social Security Number 458-24-4617	
Box 3. Benefits Paid in 2003 \$21,560.40	Box 4. Benefits Repaid to SSA in 2003 NONE	Box 5. Net Benefits for 2003 (Box 3 minus Box 4) \$21,560.40	
DESCRIPTION OF AMOUNT IN BOX 3		DESCRIPTION OF AMOUNT IN BOX 4	
Paid by check or direct deposit \$20,856.00 Medicare premiums deducted from your benefit \$704.40 Total Additions \$21,560.40 Benefits for 2003 \$21,560.40		NONE	
		Box 6. Voluntary Federal Income Tax Withheld NONE	
		Box 7. Address ALFRED HAMILTON 9902 CHILDRESS DR AUSTIN TX 78753-4332	
		Box 8. Claim Number (Use this number if you need to contact SSA.) 458-24-4617A	

CU0974640-1100974932

CU0974640-1100974932

Notice 703

(Rev. September 2003)



Department of the Treasury
Internal Revenue Service

Read This To See If Your Social Security Benefits May Be Taxable

If your social security and/or SSI (supplemental security income) benefits were your only source of income for 2003, you probably

will not have to file a Federal income tax return.

Fill in lines A through E below to see if any of your benefits may be taxable for 2003.

Note: If you plan to file a joint income tax return, include your spouse's amounts, if any, on lines A, C, and D below.

-
- A** Enter the total amount from **box 5** of all your Forms SSA-1099 . . . **A** _____
- B** Enter one-half of the amount on line A **B** _____
- C** Enter your **total income** that is taxable, such as pensions, wages, interest, ordinary dividends, and capital gain distributions. **Do not** reduce your income by any student loan interest deduction, tuition and fees deduction, the standard deduction (or itemized deductions), or exemptions **C** _____
- D** Enter any tax-exempt interest such as interest on municipal bonds **D** _____
- E** Add lines B, C, and D, and enter the total here. **Then, read the information below** . **E** _____

Part of your social security benefits may be taxable if, for 2003, you were:

- 1. Single,** and **line E** above is more than \$25,000.
- 2. Married,** and
 - You would file jointly, and **line E** above is more than \$32,000; or
 - You would file separately, and **line E** above is more than

zero (more than \$25,000 if you lived apart from your spouse for all of 2003).

If your figures show that part of your benefits may be taxable, see **Social Security Benefits** in your Federal income tax return instructions. If they do not, none of your benefits are taxable this year unless you exclude income from sources outside the United States, interest income from series EE or I U.S. savings

bonds issued after 1989, or employer-provided adoption benefits. For more details, see **IRS Pub. 915** or contact the IRS as explained below.

Note: If your figures show that part of your benefits may be taxable and you received benefits in 2003 that were for a prior year, see **Pub. 915** for rules on a special election you can make that may reduce the amount of your taxable benefits.

Get More Information From the IRS

If you still have questions about whether your social security benefits are taxable, see the 2003 Federal income tax return instructions for ways to get help from the IRS. If you do not have

the instructions, you can get your questions answered by:

- Calling the IRS at **1-800-829-1040**.
- Sending written tax questions to the IRS. To get the address,

call 1-800-829-1040.

- Emailing your tax question through the IRS website at **www.irs.gov/help**.
- Using TTY/TDD equipment. Call 1-800-829-4059.

Do Not Return This Notice to the SSA or the IRS

FORM SSA-1099 – SOCIAL SECURITY BENEFIT STATEMENT

2003 • PART OF YOUR SOCIAL SECURITY BENEFITS SHOWN IN BOX 5 MAY BE TAXABLE INCOME.
 • SEE THE REVERSE FOR MORE INFORMATION.

Box 1. Name MAURINE P HAMILTON	Box 2. Beneficiary's Social Security Number 459-20-2593	
Box 3. Benefits Paid in 2003 \$11,420.40	Box 4. Benefits Repaid to SSA in 2003 NONE	Box 5. Net Benefits for 2003 <i>(Box 3 minus Box 4)</i> \$11,420.40

DESCRIPTION OF AMOUNT IN BOX 3	DESCRIPTION OF AMOUNT IN BOX 4								
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Paid by check or direct deposit</td> <td style="text-align: right;">\$10,716.00</td> </tr> <tr> <td>Medicare premiums deducted from your benefit</td> <td style="text-align: right;">\$704.40</td> </tr> <tr> <td>Total Additions</td> <td style="text-align: right;">\$11,420.40</td> </tr> <tr> <td>Benefits for 2003</td> <td style="text-align: right;">\$11,420.40</td> </tr> </table>	Paid by check or direct deposit	\$10,716.00	Medicare premiums deducted from your benefit	\$704.40	Total Additions	\$11,420.40	Benefits for 2003	\$11,420.40	<p>NONE</p>
Paid by check or direct deposit	\$10,716.00								
Medicare premiums deducted from your benefit	\$704.40								
Total Additions	\$11,420.40								
Benefits for 2003	\$11,420.40								
Box 6. Voluntary Federal Income Tax Withheld NONE									
Box 7. Address MAURINE P HAMILTON 9902 CHILDRESS DR AUSTIN TX 78753-4332									
Box 8. Claim Number <i>(Use this number if you need to contact SSA.)</i> 459-20-2593A									

CU0975063-1100975355

CU0975063-1100975355



1300 S. Mopac Expressway
Austin, TX 78746

**IMPORTANT TAX RETURN
INFORMATION BELOW**

77480-0012330-003
M P HAMILTON
9902 CHILDRESS DR
AUSTIN TX 78753-4332

LOAN NUMBER: 0000806304

CUSTOMER CARE HOURS
8:00 A.M. TO 5:00 P.M. MONDAY - FRIDAY
Central Time Zone
1-800-964-9420

CORRECTED (if checked)

RECIPIENT S/LENDER S name, address, and telephone number GUARANTY RESIDENTIAL LENDING, INC. 1300 S. MOPAC EXPRESSWAY AUSTIN TX 78746 1-800-964-9420		* Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.	OMB No. 1545-0901 2003 Form 1098	Mortgage Interest Statement Copy B For Payer <small>The information in boxes 1, 2, and 3 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points or because you did not report this refund of interest on your return.</small>
RECIPIENT'S Federal identification no. 74-1878850	PAYER'S social security number 459-20-2593	1 Mortgage interest received from payer(s)/borrower(s)* \$ 59.03		
PAYER'S/BORROWER'S name, street address (including apt. no.), city, state, and ZIP code M P HAMILTON 9902 CHILDRESS DR AUSTIN TX 78753-4332		2 Points paid on purchase of principal residence (See Box 2 on back.) \$.00		
		3 Refund of overpaid interest (See Box 3 on back.) \$		
Account number (optional) 0000806304		4		

Form 1098

(keep for your records)

Department of the Treasury - Internal Revenue Service

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

ANNUAL TAX AND INTEREST STATEMENT

YEAR 2003

PRINCIPAL RECONCILIATION		ESCROW RECONCILIATION		DISBURSEMENTS FROM ESCROW	
Beginning Balance	2,349.29	Beginning Balance	-269.10	Property Taxes	.00
Principal Applied	2,349.29	Deposits	891.39	Hazard Insurance	372.00
Ending Balance	.00	Disbursements	-622.29	Mortgage Insurance	.00
		Ending Balance	.00	Escrow Refund	250.29
				Other	.00
Interest Paid YTD	59.03	Current Total Payment	405.02		
Interest Paid Prior Years	.00	Current Escrow Payment	233.94		
Prepaid Int. Not Allowed	.00				
Int. Paid Short (Neg Am)	.00	Next Payment Due Date	04/01/03		
Interest Shortage Paid	.00				
Late Charges	.00				
2003 Net Int. Reported to IRS	59.03				

If the Tax I.D. Number shown above is incorrect or if the space is blank, please complete and return the T.I.N. Certification on the reverse side of this Statement to us at our return address above.

TAX IDENTIFICATION CERTIFICATION

In order to verify your deduction for mortgage interest paid during the calendar year, the IRS requires that you furnish your social security or taxpayer identification number to us. Failure to provide this information can result in a \$50 penalty by the IRS. If you are an individual, please provide us with your social security number in the space indicated below. If you are a company or a corporation, please provide us with your taxpayer identification number (TIN) where indicated below. **Detach and mail this form to the company to whom you are presently making your payments.**

Borrower _____ - _____ - _____ OR _____ - _____ - _____
Social Security No. Taxpayer I.D. No. (TIN)

Co-Borrower _____ - _____ - _____ OR _____ - _____ - _____
Social Security No. Taxpayer I.D. No. (TIN)

CERTIFICATION - Under the penalties of perjury, I certify that the information provided on this form is true, correct and complete.

Borrower _____ Signature _____ Date _____

Co-Borrower _____ Signature _____ Date _____

Instructions for Payer/Borrower

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, please furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount allowable as a deduction for mortgage interest and points. Each borrower may have to include in income a share of any amount reported in box 3.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy.

Box 1. Shows the mortgage interest received by the interest recipient during the year. This amount includes interest on any obligation secured by real property, including a home equity, line of credit, or credit card loan. This amount does not include points, government subsidy payments, or seller payments on a "buy-down" mortgage. Such amounts are deductible by you only in certain circumstances.

Caution: If you prepaid interest in 2003 that accrued in full by January 15, 2004, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2003 even though it may be included in box 1. If you hold a mortgage credit certificate and can claim

the mortgage interest credit, see **Form 8396**, Mortgage Interest Credit. If the interest was paid on a mortgage, home equity, line of credit, or credit card loan secured by your personal residence, you may be subject to a deduction limitation. For example, if a home equity loan exceeds \$100,000 (\$50,000 if married filing separately) or, together with other home loans, exceeds the fair market value of your home (such as in a high loan-to-value loan), your interest deduction may be limited. For more information, see **Pub 936**, Home Mortgage Interest Deduction.

Box 2. Not all points are reportable to you. Box 2 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in this box may also be deductible. See Pub. 936 or your Schedule A (Form 1040) instructions.

Box 3. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, include the total amount shown in box 3 on the "Other income" line of your 2003 Form 1040. However, do not report the refund as income if you did not itemize deductions in the year(s) you paid the interest. No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and "Recoveries" in **Pub. 525**, Taxable and Nontaxable Income.

Box 4. The interest recipient may use this box to give you other information, such as real estate taxes or insurance paid from escrow.

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT SETTLEMENT STATEMENT Fidelity National Title Insurance Company	B. TYPE OF LOAN		OMB 2502-0265
	1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv. Unins
	4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins	
	6. ESCROW NUMBER: 03-56457-RD	7. LOAN NUMBER: 111569	
8. MORTGAGE INSURANCE NUMBER:			

NOTE: THIS FORM IS FURNISHED TO GIVE YOU A STATEMENT OF THE ACTUAL SETTLEMENT COSTS. AMOUNTS PAID TO AND BY THE SETTLEMENT AGENT ARE SHOWN. ITEMS MARKED "(P.O.C.)" WERE PAID OUTSIDE OF THE CLOSING: THEY ARE SHOWN HERE FOR INFORMATIONAL PURPOSES AND ARE NOT INCLUDED IN THE TOTALS.

D. NAME OF BORROWER: JUAN J BARRERA 9862 CHILDRESS DRIVE AUSTIN, TX 78753	E. NAME OF SELLER: ALFRED AND MAUREEN P HAMILTON FAMILY TRUST TX	F. NAME OF LENDER: Banco Popular North America 9600 Longpoint, Suite 200 Houston, TX
G. PROPERTY LOCATION: 9862 CHILDRESS DRIVE AUSTIN, TX 78753 LOT 5 BLK Q WINDSOR VILLAGE TRAVIS COUNTY, TX	H. SETTLEMENT AGENT: Fidelity National Title Insurance Company PLACE OF SETTLEMENT: 8240 N. Mopac, Suite 100 Austin, TX 78759	I. SETTLEMENT DATE: 03/31/2003

J. SUMMARY OF BORROWER'S TRANSACTIONS		K. SUMMARY OF SELLER'S TRANSACTIONS	
100. GROSS AMOUNT DUE FROM BORROWER		400. GROSS AMOUNT DUE TO SELLER	
101. Total Consideration	99,999.00	401. Total Consideration	99,999.00
102. Personal Property		402. Personal Property	
103. Settlement charges to borrower (line 1400)	1,417.80	403.	
104.		404.	
105.		405.	
Adjustments: Items Paid by Seller in Advance		Adjustments: Items Paid by Seller in Advance	
106. City/Town Taxes		406. City/Town Taxes	
107. County Taxes		407. County Taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
117.		417.	
118.		418.	
120. GROSS AMOUNT DUE FROM BORROWER	101,416.80	420. GROSS AMOUNT DUE TO SELLER	99,999.00
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER		500. REDUCTIONS IN AMOUNT DUE TO SELLER	
201. Deposit or earnest money	500.00	501. Excess deposit (see inst.)	
202. Principal Amount of New Loan(s)	94,999.00	502. Settlement charges to seller (line 1400)	11,183.84
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. OPTION MONEY	50.00	504. OPTION MONEY	50.00
205.		505. Payoff To GUARANTY RESIDENTIAL	2,143.91
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments: Items Unpaid by Seller		Adjustments: Items Unpaid by Seller	
210. City/Town taxes		510. City/Town Taxes	
211. County Taxes fr 01/01/03 to 04/03/03	559.52	511. County Taxes fr 01/01/03 to 04/03/03	559.52

G. PROPERTY LOCATION:
 9862 CHILDRESS DRIVE
 AUSTIN, TX 78753
 LOT 5 BLK Q WINDSOR VILLAGE TRAVIS
 COUNTY, TX

H. SETTLEMENT AGENT:
 Fidelity National Title Insurance Company

PLACE OF SETTLEMENT:
 8240 N. Mopac, Suite 100
 Austin, TX 78759

I. SETTLEMENT DATE:
 03/31/2003

J. SUMMARY OF BORROWER'S TRANSACTIONS

K. SUMMARY OF SELLER'S TRANSACTIONS

100. GROSS AMOUNT DUE FROM BORROWER	
101. Total Consideration	99,999.00
102. Personal Property	
103. Settlement charges to borrower (line 1400)	1,417.80
104.	
105.	
Adjustments: Items Paid by Seller in Advance	
106. City/Town Taxes	
107. County Taxes	
108. Assessments	
109.	
110.	
111.	
112.	
113.	
114.	
115.	
116.	
117.	
118.	
120. GROSS AMOUNT DUE FROM BORROWER	101,416.80
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER	
201. Deposit or earnest money	500.00
202. Principal Amount of New Loan(s)	94,999.00
203. Existing loan(s) taken subject to	
204. OPTION MONEY	50.00
205.	
206.	
207.	
208.	
209.	
Adjustments: Items Unpaid by Seller	
210. City/Town taxes	
211. County Taxes fr 01/01/03 to 04/02/03	559.52
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. TOTAL PAID BY/FOR BORROWER	96,108.52
300. CASH AT SETTLEMENT FROM/TO BORROWER	
301. Gross amount due from borrower (line 120)	101,416.80
302. Less amounts paid by/for borrower (line 220)	96,108.52
303. CASH (XX FROM) (TO) BORROWER	5,308.28

400. GROSS AMOUNT DUE TO SELLER	
401. Total Consideration	99,999.00
402. Personal Property	
403.	
404.	
405.	
Adjustments: Items Paid by Seller in Advance	
406. City/Town Taxes	
407. County Taxes	
408. Assessments	
409.	
410.	
411.	
412.	
413.	
414.	
415.	
416.	
417.	
418.	
420. GROSS AMOUNT DUE TO SELLER	99,999.00
500. REDUCTIONS IN AMOUNT DUE TO SELLER	
501. Excess deposit (see inst.)	
502. Settlement charges to seller (line 1400)	11,183.84
503. Existing loan(s) taken subject to	
504. OPTION MONEY	50.00
505. Payoff To GUARANTY RESIDENTIAL	2,143.91
506.	
507.	
508.	
509.	
Adjustments: Items Unpaid by Seller	
510. City/Town Taxes	
511. County Taxes fr 01/01/03 to 04/02/03	559.52
512. Assessments	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER	13,937.27
600. CASH AT SETTLEMENT FROM/TO SELLER	
601. Gross amount due to seller (line 420)	99,999.00
602. Less reduction in amount due seller (ln 520)	13,937.27
603. CASH (FROM) (XX TO) SELLER	86,061.73

L. SETTLEMENT STATEMENT

Escrow: 03-56457-RD

	PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL SALES/BROKER'S COMMISSION based on price \$99,999.00 @ 6.00% = \$5,999.94		
Division of Commission (line 700) as follows:		
701. 2,999.97 - J.B. Goodwin Realtors - Comm Brkdwn - See Att'd		
702. 2,999.97 - ReMax Austin Associates - Comm Brkdwn - See Att'd		
703. Commission paid at settlement		5,999.94
704.		
800. ITEMS PAYABLE IN CONNECTION WITH LOAN		
801. Loan Origination Fee AMERINET MORTGAGE		949.99
802. Loan Discount		
803. Appraisal Fee POC \$350.00 (B) AMERINET MTG		
804. Credit Report AMERINET MORTGAGE		48.25
805. Lender's inspection fee		
806. Mortgage Insurance Application Fee		
807. Tax Service Fee - Banco Popular North America		101.00
808. Document Fees BROWN MCCARROLL	315.00	
809. Loan Processing Fee AMERINET MORTGAGE		375.00
810. DESK REVIEW FEE POC \$125.00 TO AMERINET		
811. Yield Spread Premium POC \$1899.98 TO AMERINET BY LENDER		
812. Messenger Fee AMERINET MORTGAGE		21.00
813. Flood Certification Fee - Banco Popular North America		12.00
814. Administration Fee - Banco Popular North America		775.00
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE		
901. Int at \$27.98 per day fr 04/02/03 to 04/05/03	83.94	
902. Mortgage Insurance Premium		
903. Hazard Insurance Premium to S & T DURAN INC		701.00
904.		
905.		
1000. RESERVES DEPOSITED WITH LENDER		
1001. Insurance Impounds for 2 months @ \$58.42 per month		116.84
1002. MIP Impounds for 0 months @ \$0.00 per month		
1003. City property taxes months @ \$ per month		
1004. County Impounds for 6 months @ \$187.03 per month	522.26	599.92
1005. Annual assessments months @ \$ per month		
1006.		
1007.		
1008.		
1100. ESCROW AND TITLE CHARGES		
1101. Settlement or closing fee to Fidelity National Title Insurance Company	200.00	200.00
1102. Abstract or Title Search		
1103. Title Examination		
1104. Title Insurance Binder		
1105. Document preparation		
1106. Notary fees		
1107. Attorney Fees		
1108. Title Insurance Fidelity National Title Insurance Company	100.00	932.00
1109. Mortgagee's coverage - Simultaneous with Owners Policy \$94,999.00 @ \$100.00		
1110. Owner's coverage Simultaneous with Mortgagee Policy \$99,999.00 @ \$932.00		
1111. Endorsement Fee(s) 0700 0710 0810 0501	121.60	
1112. Express Mail	30.00	10.00
1113.		
1114.		
1115.		
1116.		
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES		
1201. Recording Fees Deed \$ 30.00 Mortgage \$30.00 Releases \$15.00	45.00	30.00
1202. City/County tax/stamps: Deed \$ Mortgage \$		
1203. State tax/stamps: Deed \$ Mortgage \$		

804. Credit Report	AMERINET MORTGAGE			48.25	*
805. Lender's inspection fee					
806. Mortgage Insurance Application Fee					
807. Tax Service Fee - Banco Popular North America				101.00	*
808. Document Fees	BROWN MCCARROLL		315.00		
809. Loan Processing Fee	AMERINET MORTGAGE			375.00	*
810. DESK REVIEW FEE	POC \$125.00 TO AMERINET				
811. Yield Spread Premium	POC \$1899.98 TO AMERINET BY LENDER				
812. Messenger Fee	AMERINET MORTGAGE			21.00	*
813. Flood Certification Fee - Banco Popular North America				12.00	*
814. Administration Fee - Banco Popular North America				775.00	*
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901. Int at \$27.98 per day	fr 04/02/03 to 04/05/03		83.94		
902. Mortgage Insurance Premium					
903. Hazard Insurance Premium to S & T DURAN INC				701.00	*
904.					
905.					
1000. RESERVES DEPOSITED WITH LENDER					
1001. Insurance Impounds for 2	months @ \$58.42	per month		116.84	*
1002. MIP Impounds for 0	months @ \$0.00	per month			
1003. City property taxes	months @ \$	per month			
1004. County Impounds for 6	months @ \$187.03	per month	522.26	599.92	*
1005. Annual assessments	months @ \$	per month			
1006.					
1007.					
1008.					
1100. ESCROW AND TITLE CHARGES					
1101. Settlement or closing fee to	Fidelity National Title Insurance Company		200.00	200.00	
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1106. Notary fees					
1107. Attorney Fees					
1108. Title Insurance	Fidelity National Title Insurance Company		100.00	932.00	
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1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201. Recording Fees: Deed \$ 30.00 Mortgage \$30.00 Releases \$15.00			45.00	30.00	
1202. City/County tax/stamps: Deed \$ Mortgage \$					
1203. State tax/stamps: Deed \$ Mortgage \$					
1204.					
1205.					
1300. ADDITIONAL SETTLEMENT CHARGES					
1301. Survey					
1302. Pest Inspection to					
1303. TAX CERT - NATIONAL TAXNET				31.90	
1304. DEED/RELEASE - REBECCA SMIT, ATTORNEY				280.00	
1305.					
1306.					
1307.					
1308.					
1309.					
1310.					
1311.					
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)			1,417.80	11,183.84	

805. Lender's inspection fee			
806. Mortgage Insurance Application Fee			
807. Tax Service Fee - Banco Popular North America			101.00
808. Document Fees BROWN MCCARROLL		315.00	
809. Loan Processing Fee AMERINET MORTGAGE			375.00
810. DESK REVIEW FEE POC \$125.00 TO AMERINET			
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1006.			
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1304. DEED/RELEASE - REBECCA SMIT, ATTORNEY			280.00
1305.			
1306.			
1307.			
1308.			
1309.			
1310.			
1311.			
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)		1,417.80	11,183.84

<p>ACCOUNT NUMBER: UA7728312 7 1</p> <p>PAYER: UNITED OF OMAHA LIFE INSURANCE COMPANY MUTUAL OF OMAHA PLAZA OMAHA NE 68175</p> <p>IDENTIFICATION NUMBERS: PAYER'S: RECIPIENT'S: 470322111 459-20-2593</p> <p>RECIPIENT: HAMILTON MAURINE P 9902 CHILDRESS DR AUSTIN TX787534332</p>	<p>FOR INQUIRIES CALL 1 (800) 646-7592</p> <table style="width:100%; border-collapse: collapse;"> <tr><td>1. GROSS DISTRIBUTION.....</td><td style="text-align: right;">3,422.93</td></tr> <tr><td>2A. TAXABLE AMOUNT.....</td><td style="text-align: right;">3,422.93</td></tr> <tr><td>2B. TOTAL DIST: NO TAX AMT NOT DET: NO</td><td></td></tr> <tr><td>3. LINE 2A FOR CAPITAL GAIN...</td><td style="text-align: right;">0.00</td></tr> <tr><td>4. FEDERAL INCOME TAX WITHHELD</td><td style="text-align: right;">0.00</td></tr> <tr><td>5. EMPLOYEE CONTRIBUTIONS OR INSURANCE PREMIUMS.....</td><td style="text-align: right;">0.00</td></tr> <tr><td>6. NET UNREALIZED APPRECIATION IN EMPLOYER'S SECURITIES...</td><td style="text-align: right;">0.00</td></tr> <tr><td>7. CATEGORY OF DISTRIBUTION..7 IRA/SEP/SIMP</td><td></td></tr> <tr><td>8. OTHER..... %.....</td><td style="text-align: right;">0.00</td></tr> <tr><td>9A. YOUR % OF TOTAL DISTRIBUTION</td><td style="text-align: right;">0%</td></tr> <tr><td>9B. TOTAL EMPLOYEE CONTR.....</td><td style="text-align: right;">0.00</td></tr> <tr><td>10. STATE INCOME TAX WITHHELD.</td><td style="text-align: right;">0.00</td></tr> <tr><td>11. PAYER'S STATE NUMBER...</td><td></td></tr> </table>	1. GROSS DISTRIBUTION.....	3,422.93	2A. TAXABLE AMOUNT.....	3,422.93	2B. TOTAL DIST: NO TAX AMT NOT DET: NO		3. LINE 2A FOR CAPITAL GAIN...	0.00	4. FEDERAL INCOME TAX WITHHELD	0.00	5. EMPLOYEE CONTRIBUTIONS OR INSURANCE PREMIUMS.....	0.00	6. NET UNREALIZED APPRECIATION IN EMPLOYER'S SECURITIES...	0.00	7. CATEGORY OF DISTRIBUTION..7 IRA/SEP/SIMP		8. OTHER..... %.....	0.00	9A. YOUR % OF TOTAL DISTRIBUTION	0%	9B. TOTAL EMPLOYEE CONTR.....	0.00	10. STATE INCOME TAX WITHHELD.	0.00	11. PAYER'S STATE NUMBER...		<p>2003</p> <p>DISTRIBUTIONS FROM PENSIONS, ANNUITIES, RETIREMENT OR PROFIT-SHARING PLANS, IRAS, INSURANCE CONTRACTS, ETC.</p> <hr/> <p>COPY C FOR RECIPIENT'S RECORDS</p> <p>THIS INFORMATION IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE. 1099R</p>
1. GROSS DISTRIBUTION.....	3,422.93																											
2A. TAXABLE AMOUNT.....	3,422.93																											
2B. TOTAL DIST: NO TAX AMT NOT DET: NO																												
3. LINE 2A FOR CAPITAL GAIN...	0.00																											
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1. GROSS DISTRIBUTION.....	3,422.93																											
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UA7728312 7 1 CPUAR 000716

HAMILTON MAURINE P
9902 CHILDRESS DR
AUSTIN TX 78753-4332

Instructions for Recipient

Generally, distributions from pensions, annuities, profit-sharing and retirement plans, IRAs, insurance contracts, etc., are reported to recipients on Form 1099-R.

QUALIFIED PLANS. IF YOUR ANNUITY STARTING DATE IS IN 1998, YOU MUST USE THE NEW SIMPLIFIED METHOD TO FIGURE YOUR TAXABLE AMOUNT IF YOUR PAYER DID NOT SHOW THE TAXABLE AMOUNT IN BOX 2A. SEE PUB. 575, PENSION AND ANNUITY INCOME.

IRAS. FOR DISTRIBUTIONS FROM A TRADITIONAL INDIVIDUAL RETIREMENT ARRANGEMENT (IRA), SIMPLIFIED EMPLOYEE PENSION (SEP), OR SAVINGS INCENTIVE MATCH PLAN FOR EMPLOYEES (SIMPLE), GENERALLY THE PAYER IS NOT REQUIRED TO COMPUTE THE TAXABLE AMOUNT. THEREFORE, THE AMOUNTS IN BOXES 1 AND 2A WILL BE THE SAME MOST OF THE TIME. SEE THE FORM 1040 OR 1040A INSTRUCTIONS TO DETERMINE THE TAXABLE AMOUNT. IF YOU ARE AT LEAST AGE 70 1/2, YOU MUST TAKE MINIMUM DISTRIBUTIONS FROM YOUR IRA. IF YOU DO NOT, YOU MAY BE SUBJECT TO A 50% EXCISE TAX ON THE AMOUNT THAT SHOULD HAVE BEEN DISTRIBUTED. SEE PUB. 590, INDIVIDUAL RETIREMENT ARRANGEMENTS AND PUB. 560, RETIREMENT PLANS FOR SMALL BUSINESS, FOR MORE INFORMATION ON IRAS.

ROTH IRAS. FOR DISTRIBUTION FROM A ROTH IRA, GENERALLY THE PAYER IS NOT REQUIRED TO COMPUTE THE TAXABLE AMOUNT. YOU MUST COMPUTE ANY TAXABLE AMOUNT. SEE YOUR FORM 1040 OR 1040A INSTRUCTIONS. AN AMOUNT SHOWN IN BOX 2A MAY BE TAXABLE EARNINGS ON AN EXCESS CONTRIBUTION.

LOANS TREATED AS DISTRIBUTIONS. IF YOU BORROW MONEY FROM A QUALIFIED PLAN, TAX-SHELTERED ANNUITY, OR GOVERNMENT PLAN, YOU MAY HAVE TO TREAT THE LOAN AS A DISTRIBUTION AND INCLUDE ALL OR PART OF THE AMOUNT BORROWED IN YOUR INCOME. THERE ARE EXCEPTIONS TO THIS RULE. IF YOUR LOAN IS TAXABLE, CODE L WILL BE SHOWN IN BOX 7. SEE PUB. 575.

BENEFICIARIES. IF YOU RECEIVE A PLAN DISTRIBUTION AS THE BENEFICIARY OF AN EMPLOYEE WHO DIED BEFORE AUGUST 21, 1996, YOU MAY BE ENTITLED TO A DEATH BENEFIT EXCLUSION OF UP TO \$5,000. SEE PUB. 575.

BOX 1. SHOWS THE TOTAL AMOUNT YOU RECEIVED THIS YEAR. THE AMOUNT MAY HAVE BEEN A DIRECT ROLLOVER, A TRANSFER OR CONVERSION TO A ROTH IRA, OR YOU MAY HAVE RECEIVED IT AS PERIODIC PAYMENTS, AS NONPERIODIC PAYMENTS, OR AS A TOTAL DISTRIBUTION. REPORT THIS AMOUNT ON FORM 1040 OR 1040A ON THE LINE FOR "TOTAL IRA DISTRIBUTIONS" OR "TOTAL PENSIONS AND ANNUITIES" (OR THE LINE FOR "TAXABLE AMOUNT"), WHICHEVER APPLIES, UNLESS THIS IS A LUMP-SUM DISTRIBUTION AND YOU ARE USING FORM 4972, TAX ON LUMP-SUM DISTRIBUTIONS. HOWEVER, IF YOU HAVE NOT REACHED MINIMUM RETIREMENT AGE, REPORT YOUR DISABILITY PAYMENTS ON THE LINE FOR "WAGES, SALARIES, TIPS, ETC." ALSO REPORT ON THAT LINE CORRECTIVE DISTRIBUTIONS OF EXCESS DEFERRALS, EXCESS CONTRIBUTIONS, OR EXCESS AGGREGATE CONTRIBUTIONS.

IF YOU RECEIVED A DEATH BENEFIT PAYMENT MADE BY AN EMPLOYER BUT NOT MADE FROM THE EMPLOYER'S PENSION, PROFIT-SHARING OR RETIREMENT PLAN, SEE PUB. 525, TAXABLE AND NONTAXABLE INCOME.

IF A LIFE INSURANCE, ANNUITY, OR ENDOWMENT CONTRACT HAS BEEN TRANSFERRED TAX FREE TO ANOTHER TRUSTEE OR CONTRACT ISSUER, AN AMOUNT WILL BE SHOWN IN THIS BOX AND CODE 6 WILL BE SHOWN IN BOX 7. YOU NEED NOT REPORT THIS ON YOUR TAX RETURN.

BOX 2A. THIS PART OF THE DISTRIBUTION IS GENERALLY TAXABLE. IF THERE IS NO ENTRY IN THIS BOX, THE PAYER MAY NOT HAVE ALL THE FACTS NEEDED TO FIGURE THE TAXABLE AMOUNT. IN THAT CASE, THE FIRST BOX IN BOX 2B SHOULD BE MARKED. YOU MAY WANT TO GET ONE OF THE FOLLOWING PUBLICATIONS FROM THE IRS TO HELP YOU FIGURE THE TAXABLE AMOUNT: PUB. 571, TAX-SHELTERED ANNUITY PROGRAMS FOR EMPLOYEES OF PUBLIC SCHOOLS AND CERTAIN TAX-EXEMPT ORGANIZATIONS, PUB. 575, PUB. 590, PUB. 721, TAX GUIDE TO U.S. CIVIL SERVICE RETIREMENT BENEFITS, OR PUB. 939, GENERAL RULE FOR PENSIONS AND ANNUITIES. FOR AN IRA DISTRIBUTION, SEE IRAS AND ROTH IRAS ABOVE. FOR A DIRECT ROLLOVER, ZERO SHOULD BE SHOWN, AND YOU MUST ENTER ZERO (-0-) ON THE "TAXABLE AMOUNT" LINE OF YOUR TAX RETURN.

IF THIS IS A TOTAL DISTRIBUTION FROM A QUALIFIED PLAN AND YOU WERE AT LEAST AGE 59 1/2 ON THE DATE OF DISTRIBUTION (OR YOU ARE THE BENEFICIARY OF SOMEONE WHO HAD REACHED AGE 59 1/2 OR SOMEONE BORN BEFORE 1936), YOU MAY BE ELIGIBLE FOR THE 10-YEAR TAX OPTION. SEE FORM 4972 FOR MORE INFORMATION.

BOX 2B. IF THE FIRST CHECKBOX IS MARKED, THE PAYER WAS UNABLE TO DETERMINE THE TAXABLE AMOUNT, AND BOX 2A SHOULD BE BLANK UNLESS THIS IS A TRADITIONAL IRA, SEP, OR SIMPLE DISTRIBUTION. IF THE SECOND CHECKBOX IS MARKED, THE DISTRIBUTION WAS A TOTAL DISTRIBUTION THAT CLOSED OUT YOUR ACCOUNT.

BOX 3. IF YOU RECEIVED A LUMP-SUM DISTRIBUTION FROM A QUALIFIED PLAN AND YOU WERE BORN BEFORE 1936 (OR YOU ARE THE BENEFICIARY OF SOMEONE BORN BEFORE 1936), YOU MAY BE ABLE TO ELECT TO TREAT THIS AMOUNT AS A CAPITAL GAIN ON FORM 4972. FOR A CHARITABLE GIFT ANNUITY, REPORT AS A LONG-TERM CAPITAL GAIN ON SCHEDULE D (FORM 1040).

BOX 4. THIS IS THE AMOUNT OF FEDERAL INCOME TAX WITHHELD. INCLUDE THIS ON YOUR INCOME TAX RETURN AS TAX WITHHELD, AND, IF BOX 4 SHOWS AN AMOUNT OTHER THAN ZERO, ATTACH COPY B TO YOUR RETURN. GENERALLY, IF YOU WILL RECEIVE PAYMENTS NEXT YEAR THAT ARE NOT ELIGIBLE ROLLOVER DISTRIBUTIONS, YOU CAN CHANGE YOUR WITHHOLDING OR ELECT NOT TO HAVE INCOME TAX WITHHELD BY GIVING THE PAYER FORM W-4P, WITHHOLDING CERTIFICATE FOR PENSION OR ANNUITY PAYMENTS.

BOX 5. GENERALLY THIS SHOWS THE EMPLOYEE'S INVESTMENT IN THE CONTRACT (AFTER-TAX CONTRIBUTIONS), IF ANY, RECOVERED TAX FREE THIS YEAR, THE PART OF PREMIUMS PAID ON COMMERCIAL ANNUITIES OR INSURANCE CONTRACTS RECOVERED TAX FREE, OR THE NONTAXABLE PART OF A CHARITABLE GIFT ANNUITY. THIS BOX DOES NOT SHOW ANY CONTRIBUTION TO ANY IRA.

BOX 6. IF YOU RECEIVED A LUMP-SUM DISTRIBUTION FROM A QUALIFIED PLAN THAT INCLUDED SECURITIES OF THE EMPLOYER'S COMPANY, THE NET UNREALIZED APPRECIATION (NUA) (ANY INCREASE IN VALUE OF SUCH SECURITIES WHILE IN THE TRUST) IS TAXED ONLY WHEN YOU SELL THE SECURITIES UNLESS YOU CHOOSE TO INCLUDE IN YOUR GROSS INCOME THIS YEAR. SEE PUB. 575 AND THE INSTRUCTIONS FOR FORM 4972. IF YOU DID NOT RECEIVE A LUMP-SUM DISTRIBUTION, THE AMOUNT SHOWN IS THE NUA ATTRIBUTABLE TO EMPLOYEE CONTRIBUTIONS, WHICH IS NOT TAXED UNTIL YOU SELL THE SECURITIES.

BOX 7. THESE CODES IDENTIFY THE DISTRIBUTION YOU RECEIVED:

1-EARLY DISTRIBUTION, NO KNOWN EXCEPTION (IN MOST CASES, UNDER AGE 59 1/2) (SEE FORM 5329. FOR A ROLLOVER TO A TRADITIONAL IRA OF THE ENTIRE TAXABLE PART OF THE DISTRIBUTION, DO NOT FILE FORM 5329. SEE FORM 1040 OR 1040A INSTRUCTIONS.); 2-EARLY DISTRIBUTION EXCEPTION APPLIES (UNDER AGE 59 1/2) (YOU NEED NOT FILE FORM 5329.); 3-DISABILITY (YOU NEED NOT FILE FORM 5329.); 4-DEATH (YOU NEED NOT FILE FORM 5329.); 5-PROHIBITED TRANSACTIONS; 6-SECTION 1035 EXCHANGE (A TAX-FREE EXCHANGE OF LIFE INSURANCE, ANNUITY, OR ENDOWMENT CONTRACTS); 7-NORMAL DISTRIBUTION; 8-EXCESS CONTRIBUTIONS PLUS EARNINGS/EXCESS DEFERRALS (AND/OR EARNINGS) TAXABLE IN 2003; 9-PS 58 COSTS (PREMIUMS PAID BY A TRUSTEE OR CUSTODIAN FOR CURRENT INSURANCE PROTECTION, TAXABLE TO YOU CURRENTLY); A-MAY BE ELIGIBLE FOR 10-YEAR TAX OPTION (SEE FORM 4972.); D-EXCESS CONTRIBUTIONS PLUS EARNINGS/EXCESS DEFERRALS TAXABLE IN 2001; E-EXCESS ANNUAL ADDITIONS UNDER SECTION 415 (REPORT ON FORM 1040 OR 1040A ON THE LINE FOR TAXABLE PENSION OR ANNUITY INCOME. YOU NEED NOT FILE FORM 5329.); F-CHARITABLE GIFT ANNUITY; G-DIRECT ROLLOVER TO A QUALIFIED PLAN, A TAX-SHELTERED ANNUITY, A GOVERNMENTAL 457(b) PLAN, OR AN IRA. MAY ALSO INCLUDE A TRANSFER FROM A CONDUIT IRA TO A QUALIFIED PLAN; J-EARLY DISTRIBUTION FROM A ROTH IRA; L-LOANS TREATED AS DISTRIBUTIONS; N-RECHARACTERIZED IRA CONTRIBUTION MADE FOR 2003 AND RECHARACTERIZED IN 2003. REPORT ON 2003 FORM 1040/1040A AND FORM 8606, IF APPLICABLE; P-EXCESS CONTRIBUTIONS PLUS EARNINGS/EXCESS DEFERRALS TAXABLE IN 2002; Q-ROTH IRA QUALIFIED DISTRIBUTION. YOU ARE AGE 59 1/2 OR OVER AND MEET THE 5-YEAR HOLDING PERIOD FOR A ROTH IRA; R-RECHARACTERIZED IRA CONTRIBUTION MADE FOR 2002 AND RECHARACTERIZED IN 2003. REPORT ON 2002 FORM 1040/1040A AND FORM 8606, IF APPLICABLE; S-EARLY DISTRIBUTION FROM A SIMPLE IRA IN FIRST 2 YEARS, NO KNOWN EXCEPTION (UNDER AGE 59 1/2) (MAY BE SUBJECT TO AN ADDITIONAL 25% TAX. SEE FORM 5329.) T-ROTH IRA DISTRIBUTION, EXCEPTION APPLIES. REPORT ON FORMS 1040/1040A AND 8606. YOU ARE EITHER AGE 59 1/2 OR OVER OR AN EXCEPTION (CODE 2, 3, OR 4) APPLIES.

IF THE IRA/SEP/SIMPLE BOX IS MARKED, YOU HAVE RECEIVED A TRADITIONAL IRA, SEP, OR SIMPLE IRA DISTRIBUTION.

BOX 8. IF YOU RECEIVED AN ANNUITY CONTRACT AS PART OF A DISTRIBUTION, THE VALUE OF THE CONTRACT IS SHOWN. IT IS NOT TAXABLE WHEN YOU RECEIVE IT AND SHOULD NOT BE INCLUDED IN BOXES 1 AND 2A. WHEN YOU RECEIVE PERIODIC PAYMENTS FROM THE ANNUITY CONTRACT, THEY ARE TAXABLE AT THAT TIME, IF THE DISTRIBUTION IS MADE TO MORE THAN ONE PERSON, THE PERCENTAGE OF THE ANNUITY CONTRACT DISTRIBUTED TO YOU IS ALSO SHOWN. YOU WILL NEED THIS INFORMATION IF YOU USE THE SPECIAL 5- OR 10-YEAR TAX OPTION (FORM 4972).

BOX 9a. IF A TOTAL DISTRIBUTION WAS MADE TO MORE THAN ONE PERSON, THE PERCENTAGE YOU RECEIVED IS SHOWN HERE.

BOX 9b. IF THIS IS THE FIRST YEAR OF A LIFE ANNUITY FROM A QUALIFIED PLAN OR FROM A TAX-SHELTERED ANNUITY (WITH AFTER-TAX CONTRIBUTIONS), THE AMOUNT SHOWN IS THE EMPLOYEE'S TOTAL INVESTMENT IN THE CONTRACT. IT IS USED TO COMPUTE THE TAXABLE PART OF THE DISTRIBUTION. SEE PUB. 575.

BOXES 10-15. IF STATE OR LOCAL INCOME TAX WAS WITHHELD FROM THE DISTRIBUTION, THESE BOXES MAY BE COMPLETED. BOXES 12 AND 15 MAY SHOW THE PART OF THE DISTRIBUTION SUBJECT TO STATE AND/OR LOCAL TAX.

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ACCOUNT NUMBER:

UA7728307 7

1 CPUAR

000715

HAMILTON MAURINE P
9902 CHILDRESS DR
AUSTIN TX 78753-4332

Instructions for Recipient

Generally, distributions from pensions, annuities, profit-sharing and retirement plans, IRAs, insurance contracts, etc., are reported to recipients on Form 1099-R.

QUALIFIED PLANS. IF YOUR ANNUITY STARTING DATE IS IN 1998, YOU MUST USE THE NEW SIMPLIFIED METHOD TO FIGURE YOUR TAXABLE AMOUNT IF YOUR PAYER DID NOT SHOW THE TAXABLE AMOUNT IN BOX 2A. SEE PUB. 575, PENSION AND ANNUITY INCOME.

IRAS. FOR DISTRIBUTIONS FROM A TRADITIONAL INDIVIDUAL RETIREMENT ARRANGEMENT (IRA), SIMPLIFIED EMPLOYEE PENSION (SEP), OR SAVINGS INCENTIVE MATCH PLAN FOR EMPLOYEES (SIMPLE), GENERALLY THE PAYER IS NOT REQUIRED TO COMPUTE THE TAXABLE AMOUNT. THEREFORE, THE AMOUNTS IN BOXES 1 AND 2A WILL BE THE SAME MOST OF THE TIME. SEE THE FORM 1040 OR 1040A INSTRUCTIONS TO DETERMINE THE TAXABLE AMOUNT. IF YOU ARE AT LEAST AGE 70 1/2, YOU MUST TAKE MINIMUM DISTRIBUTIONS FROM YOUR IRA. IF YOU DO NOT, YOU MAY BE SUBJECT TO A 50% EXCISE TAX ON THE AMOUNT THAT SHOULD HAVE BEEN DISTRIBUTED. SEE PUB. 590, INDIVIDUAL RETIREMENT ARRANGEMENTS AND PUB. 560, RETIREMENT PLANS FOR SMALL BUSINESS, FOR MORE INFORMATION ON IRAS.

ROTH IRAS. FOR DISTRIBUTION FROM A ROTH IRA, GENERALLY THE PAYER IS NOT REQUIRED TO COMPUTE THE TAXABLE AMOUNT. YOU MUST COMPUTE ANY TAXABLE AMOUNT. SEE YOUR FORM 1040 OR 1040A INSTRUCTIONS. AN AMOUNT SHOWN IN BOX 2A MAY BE TAXABLE EARNINGS ON AN EXCESS CONTRIBUTION.

LOANS TREATED AS DISTRIBUTIONS. IF YOU BORROW MONEY FROM A QUALIFIED PLAN, TAX-SHELTERED ANNUITY, OR GOVERNMENT PLAN, YOU MAY HAVE TO TREAT THE LOAN AS A DISTRIBUTION AND INCLUDE ALL OR PART OF THE AMOUNT BORROWED IN YOUR INCOME. THERE ARE EXCEPTIONS TO THIS RULE. IF YOUR LOAN IS TAXABLE, CODE L WILL BE SHOWN IN BOX 7. SEE PUB. 575.

BENEFICIARIES. IF YOU RECEIVE A PLAN DISTRIBUTION AS THE BENEFICIARY OF AN EMPLOYEE WHO DIED BEFORE AUGUST 21, 1996, YOU MAY BE ENTITLED TO A DEATH BENEFIT EXCLUSION OF UP TO \$5,000. SEE PUB. 575.

BOX 1. SHOWS THE TOTAL AMOUNT YOU RECEIVED THIS YEAR. THE AMOUNT MAY HAVE BEEN A DIRECT ROLLOVER, A TRANSFER OR CONVERSION TO A ROTH IRA, OR YOU MAY HAVE RECEIVED IT AS PERIODIC PAYMENTS, AS NONPERIODIC PAYMENTS, OR AS A TOTAL DISTRIBUTION. REPORT THIS AMOUNT ON FORM 1040 OR 1040A ON THE LINE FOR "TOTAL IRA DISTRIBUTIONS" OR "TOTAL PENSIONS AND ANNUITIES" (OR THE LINE FOR "TAXABLE AMOUNT"), WHICHEVER APPLIES, UNLESS THIS IS A LUMP-SUM DISTRIBUTION AND YOU ARE USING FORM 4972, TAX ON LUMP-SUM DISTRIBUTIONS. HOWEVER, IF YOU HAVE NOT REACHED MINIMUM RETIREMENT AGE, REPORT YOUR DISABILITY PAYMENTS ON THE LINE FOR "WAGES, SALARIES, TIPS, ETC." ALSO REPORT ON THAT LINE CORRECTIVE DISTRIBUTIONS OF EXCESS DEFERRALS, EXCESS CONTRIBUTIONS, OR EXCESS AGGREGATE CONTRIBUTIONS.

IF YOU RECEIVED A DEATH BENEFIT PAYMENT MADE BY AN EMPLOYER BUT NOT MADE FROM THE EMPLOYER'S PENSION, PROFIT-SHARING OR RETIREMENT PLAN, SEE PUB. 525, TAXABLE AND NONTAXABLE INCOME.

IF A LIFE INSURANCE, ANNUITY, OR ENDOWMENT CONTRACT HAS BEEN TRANSFERRED TAX FREE TO ANOTHER TRUSTEE OR CONTRACT ISSUER, AN AMOUNT WILL BE SHOWN IN THIS BOX AND CODE 6 WILL BE SHOWN IN BOX 7. YOU NEED NOT REPORT THIS ON YOUR TAX RETURN.

BOX 2A. THIS PART OF THE DISTRIBUTION IS GENERALLY TAXABLE. IF THERE IS NO ENTRY IN THIS BOX, THE PAYER MAY NOT HAVE ALL THE FACTS NEEDED TO FIGURE THE TAXABLE AMOUNT. IN THAT CASE, THE FIRST BOX IN BOX 2B SHOULD BE MARKED. YOU MAY WANT TO GET ONE OF THE FOLLOWING PUBLICATIONS FROM THE IRS TO HELP YOU FIGURE THE TAXABLE AMOUNT: PUB. 571, TAX-SHELTERED ANNUITY PROGRAMS FOR EMPLOYEES OF PUBLIC SCHOOLS AND CERTAIN TAX-EXEMPT ORGANIZATIONS, PUB. 575, PUB. 590, PUB. 721, TAX GUIDE TO U.S. CIVIL SERVICE RETIREMENT BENEFITS, OR PUB. 939, GENERAL RULE FOR PENSIONS AND ANNUITIES. FOR AN IRA DISTRIBUTION, SEE IRAS AND ROTH IRAS ABOVE. FOR A DIRECT ROLLOVER, ZERO SHOULD BE SHOWN, AND YOU MUST ENTER ZERO (-0-) ON THE "TAXABLE AMOUNT" LINE OF YOUR TAX RETURN.

IF THIS IS A TOTAL DISTRIBUTION FROM A QUALIFIED PLAN AND YOU WERE AT LEAST AGE 59 1/2 ON THE DATE OF DISTRIBUTION (OR YOU ARE THE BENEFICIARY OF SOMEONE WHO HAD REACHED AGE 59 1/2 OR SOMEONE BORN BEFORE 1936), YOU MAY BE ELIGIBLE FOR THE 10-YEAR TAX OPTION. SEE FORM 4972 FOR MORE INFORMATION.

BOX 2B. IF THE FIRST CHECKBOX IS MARKED, THE PAYER WAS UNABLE TO DETERMINE THE TAXABLE AMOUNT, AND BOX 2A SHOULD BE BLANK UNLESS THIS IS A TRADITIONAL IRA, SEP, OR SIMPLE DISTRIBUTION. IF THE SECOND CHECKBOX IS MARKED, THE DISTRIBUTION WAS A TOTAL DISTRIBUTION THAT CLOSED OUT YOUR ACCOUNT.

BOX 3. IF YOU RECEIVED A LUMP-SUM DISTRIBUTION FROM A QUALIFIED PLAN AND YOU WERE BORN BEFORE 1936 (OR YOU ARE THE BENEFICIARY OF SOMEONE BORN BEFORE 1936), YOU MAY BE ABLE TO ELECT TO TREAT THIS AMOUNT AS A CAPITAL GAIN ON FORM 4972. FOR A CHARITABLE GIFT ANNUITY, REPORT AS A LONG-TERM CAPITAL GAIN ON SCHEDULE D (FORM 1040).

BOX 4. THIS IS THE AMOUNT OF FEDERAL INCOME TAX WITHHELD. INCLUDE THIS ON YOUR INCOME TAX RETURN AS TAX WITHHELD, AND, IF BOX 4 SHOWS AN AMOUNT OTHER THAN ZERO, ATTACH COPY B TO YOUR RETURN. GENERALLY, IF YOU WILL RECEIVE PAYMENTS NEXT YEAR THAT ARE NOT ELIGIBLE ROLLOVER DISTRIBUTIONS, YOU CAN CHANGE YOUR WITHHOLDING OR ELECT NOT TO HAVE INCOME TAX WITHHELD BY GIVING THE PAYER FORM W-4P, WITHHOLDING CERTIFICATE FOR PENSION OR ANNUITY PAYMENTS.

BOX 5. GENERALLY, THIS SHOWS THE EMPLOYEE'S INVESTMENT IN THE CONTRACT (AFTER-TAX CONTRIBUTIONS), IF ANY, RECOVERED TAX FREE THIS YEAR, THE PART OF PREMIUMS PAID ON COMMERCIAL ANNUITIES OR INSURANCE CONTRACTS RECOVERED TAX FREE; OR THE NONTAXABLE PART OF A CHARITABLE GIFT ANNUITY. THIS BOX DOES NOT SHOW ANY CONTRIBUTION TO ANY IRA.

BOX 6. IF YOU RECEIVED A LUMP-SUM DISTRIBUTION FROM A QUALIFIED PLAN THAT INCLUDED SECURITIES OF THE EMPLOYER'S COMPANY, THE NET UNREALIZED APPRECIATION (NUA) (ANY INCREASE IN VALUE OF SUCH SECURITIES WHILE IN THE TRUST) IS TAXED ONLY WHEN YOU SELL THE SECURITIES UNLESS YOU CHOOSE TO INCLUDE IN YOUR GROSS INCOME THIS YEAR. SEE PUB. 575 AND THE INSTRUCTIONS FOR FORM 4972. IF YOU DID NOT RECEIVE A LUMP-SUM DISTRIBUTION, THE AMOUNT SHOWN IS THE NUA ATTRIBUTABLE TO EMPLOYEE CONTRIBUTIONS, WHICH IS NOT TAXED UNTIL YOU SELL THE SECURITIES.

BOX 7. THESE CODES IDENTIFY THE DISTRIBUTION YOU RECEIVED:

1-EARLY DISTRIBUTION, NO KNOWN EXCEPTION (IN MOST CASES, UNDER AGE 59 1/2) (SEE FORM 5329 FOR A ROLLOVER TO A TRADITIONAL IRA OF THE ENTIRE TAXABLE PART OF THE DISTRIBUTION, DO NOT FILE FORM 5329. SEE FORM 1040 OR 1040A INSTRUCTIONS.); 2-EARLY DISTRIBUTION EXCEPTION APPLIES (UNDER AGE 59 1/2) (YOU NEED NOT FILE FORM 5329.); 3-DISABILITY (YOU NEED NOT FILE FORM 5329.); 4-DEATH (YOU NEED NOT FILE FORM 5329.); 5-PROHIBITED TRANSACTIONS; 6-SECTION 1035 EXCHANGE (A TAX-FREE EXCHANGE OF LIFE INSURANCE, ANNUITY, OR ENDOWMENT CONTRACTS); 7-NORMAL DISTRIBUTION; 8-EXCESS CONTRIBUTIONS PLUS EARNINGS/EXCESS DEFERRALS (AND/OR EARNINGS) TAXABLE IN 2003; 9-PS 58 COSTS (PREMIUMS PAID BY A TRUSTEE OR CUSTODIAN FOR CURRENT INSURANCE PROTECTION, TAXABLE TO YOU CURRENTLY); A-MAY BE ELIGIBLE FOR 10-YEAR TAX OPTION (SEE FORM 4972.); D-EXCESS CONTRIBUTIONS PLUS EARNINGS/EXCESS DEFERRALS TAXABLE IN 2001; E-EXCESS ANNUAL ADDITIONS UNDER SECTION 415 (REPORT ON FORM 1040 OR 1040A ON THE LINE FOR TAXABLE PENSION OR ANNUITY INCOME. YOU NEED NOT FILE FORM 5329.); F-CHARITABLE GIFT ANNUITY; G-DIRECT ROLLOVER TO A QUALIFIED PLAN, A TAX-SHELTERED ANNUITY, A GOVERNMENTAL 457(b) PLAN, OR AN IRA. MAY ALSO INCLUDE A TRANSFER FROM A CONDUIT IRA TO A QUALIFIED PLAN; J-EARLY DISTRIBUTION FROM A ROTH IRA; L-LOANS TREATED AS DISTRIBUTIONS; N-RECHARACTERIZED IRA CONTRIBUTION MADE FOR 2003 AND RECHARACTERIZED IN 2003. REPORT ON 2003 FORM 1040/1040A AND FORM 8606, IF APPLICABLE; P-EXCESS CONTRIBUTIONS PLUS EARNINGS/EXCESS DEFERRALS TAXABLE IN 2002; Q-ROTH IRA QUALIFIED DISTRIBUTION. YOU ARE AGE 59 1/2 OR OVER AND MEET THE 5-YEAR HOLDING PERIOD FOR A ROTH IRA; R-RECHARACTERIZED IRA CONTRIBUTION MADE FOR 2002 AND RECHARACTERIZED IN 2003. REPORT ON 2002 FORM 1040/1040A AND FORM 8606, IF APPLICABLE; S-EARLY DISTRIBUTION FROM A SIMPLE IRA IN FIRST 2 YEARS, NO KNOWN EXCEPTION (UNDER AGE 59 1/2) (MAY BE SUBJECT TO AN ADDITIONAL 25% TAX. SEE FORM 5329.) T-ROTH IRA DISTRIBUTION, EXCEPTION APPLIES. REPORT ON FORMS 1040/1040A AND 8606. YOU ARE EITHER AGE 59 1/2 OR OVER OR AN EXCEPTION (CODE 2, 3, OR 4) APPLIES.

IF THE IRA/SEP/SIMPLE BOX IS MARKED, YOU HAVE RECEIVED A TRADITIONAL IRA, SEP, OR SIMPLE IRA DISTRIBUTION.

BOX 8. IF YOU RECEIVED AN ANNUITY CONTRACT AS PART OF A DISTRIBUTION, THE VALUE OF THE CONTRACT IS SHOWN. IT IS NOT TAXABLE WHEN YOU RECEIVE IT AND SHOULD NOT BE INCLUDED IN BOXES 1 AND 2A. WHEN YOU RECEIVE PERIODIC PAYMENTS FROM THE ANNUITY CONTRACT, THEY ARE TAXABLE AT THAT TIME, IF THE DISTRIBUTION IS MADE TO MORE THAN ONE PERSON, THE PERCENTAGE OF THE ANNUITY CONTRACT DISTRIBUTED TO YOU IS ALSO SHOWN. YOU WILL NEED THIS INFORMATION IF YOU USE THE SPECIAL 5- OR 10-YEAR TAX OPTION (FORM 4972).

BOX 9a. IF A TOTAL DISTRIBUTION WAS MADE TO MORE THAN ONE PERSON, THE PERCENTAGE YOU RECEIVED IS SHOWN HERE.

BOX 9b. IF THIS IS THE FIRST YEAR OF A LIFE ANNUITY FROM A QUALIFIED PLAN OR FROM A TAX-SHELTERED ANNUITY (WITH AFTER-TAX CONTRIBUTIONS), THE AMOUNT SHOWN IS THE EMPLOYEE'S TOTAL INVESTMENT IN THE CONTRACT. IT IS USED TO COMPUTE THE TAXABLE PART OF THE DISTRIBUTION. SEE PUB. 575.

BOXES 10-15. IF STATE OR LOCAL INCOME TAX WAS WITHHELD FROM THE DISTRIBUTION, THESE BOXES MAY BE COMPLETED. BOXES 12 AND 15 MAY SHOW THE PART OF THE DISTRIBUTION SUBJECT TO STATE AND/OR LOCAL TAX.

<p>ACCOUNT NUMBER: UA7762551 7 1</p> <p>PAYER: UNITED OF OMAHA LIFE INSURANCE COMPANY MUTUAL OF OMAHA PLAZA OMAHA NE 68175</p> <p>IDENTIFICATION NUMBERS: PAYER'S: RECIPIENT'S: 470322111 459-20-2593</p> <p>RECIPIENT: HAMILTON MAURINE P 9902 CHILDRESS DR AUSTIN TX787534332</p>	<p>FOR INQUIRIES CALL 1 (800) 646-7592</p> <table style="width:100%; border-collapse: collapse;"> <tr><td>1. GROSS DISTRIBUTION.....</td><td style="text-align: right;">6,519.39</td></tr> <tr><td>2A. TAXABLE AMOUNT.....</td><td style="text-align: right;">6,519.39</td></tr> <tr><td>2B. TOTAL DIST: NO TAX AMT NOT DET: NO</td><td></td></tr> <tr><td>3.LINE 2A FOR CAPITAL GAIN...</td><td style="text-align: right;">0.00</td></tr> <tr><td>4.FEDERAL INCOME TAX WITHHELD</td><td style="text-align: right;">0.00</td></tr> <tr><td>5.EMPLOYEE CONTRIBUTIONS OR INSURANCE PREMIUMS.....</td><td style="text-align: right;">0.00</td></tr> <tr><td>6.NET UNREALIZED APPRECIATION IN EMPLOYER'S SECURITIES...</td><td style="text-align: right;">0.00</td></tr> <tr><td>7.CATEGORY OF DISTRIBUTION..7</td><td></td></tr> <tr><td>8.OTHER..... %.....</td><td style="text-align: right;">0.00</td></tr> <tr><td>9A.YOUR % OF TOTAL DISTRIBUTION</td><td style="text-align: right;">0%</td></tr> <tr><td>9B.TOTAL EMPLOYEE CONTR.....</td><td style="text-align: right;">0.00</td></tr> <tr><td>10.STATE INCOME TAX WITHHELD.</td><td style="text-align: right;">0.00</td></tr> <tr><td>11.PAYER'S STATE NUMBER...</td><td></td></tr> </table>	1. GROSS DISTRIBUTION.....	6,519.39	2A. TAXABLE AMOUNT.....	6,519.39	2B. TOTAL DIST: NO TAX AMT NOT DET: NO		3.LINE 2A FOR CAPITAL GAIN...	0.00	4.FEDERAL INCOME TAX WITHHELD	0.00	5.EMPLOYEE CONTRIBUTIONS OR INSURANCE PREMIUMS.....	0.00	6.NET UNREALIZED APPRECIATION IN EMPLOYER'S SECURITIES...	0.00	7.CATEGORY OF DISTRIBUTION..7		8.OTHER..... %.....	0.00	9A.YOUR % OF TOTAL DISTRIBUTION	0%	9B.TOTAL EMPLOYEE CONTR.....	0.00	10.STATE INCOME TAX WITHHELD.	0.00	11.PAYER'S STATE NUMBER...		<p>2003</p> <p>DISTRIBUTIONS FROM PENSIONS, ANNUITIES, RETIREMENT OR PROFIT-SHARING PLANS, IRAS, INSURANCE CONTRACTS, ETC.</p> <hr/> <p>COPY C FOR RECIPIENT'S RECORDS</p> <p>THIS INFORMATION IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE. 1099R</p>
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LOANS TREATED AS DISTRIBUTIONS. IF YOU BORROW MONEY FROM A QUALIFIED PLAN, TAX-SHELTERED ANNUITY, OR GOVERNMENT PLAN, YOU MAY HAVE TO TREAT THE LOAN AS A DISTRIBUTION AND INCLUDE ALL OR PART OF THE AMOUNT BORROWED IN YOUR INCOME. THERE ARE EXCEPTIONS TO THIS RULE. IF YOUR LOAN IS TAXABLE, CODE L WILL BE SHOWN IN BOX 7. SEE PUB. 575.

BENEFICIARIES. IF YOU RECEIVE A PLAN DISTRIBUTION AS THE BENEFICIARY OF AN EMPLOYEE WHO DIED BEFORE AUGUST 21, 1996, YOU MAY BE ENTITLED TO A DEATH BENEFIT EXCLUSION OF UP TO \$5,000. SEE PUB. 575.

BOX 1. SHOWS THE TOTAL AMOUNT YOU RECEIVED THIS YEAR. THE AMOUNT MAY HAVE BEEN A DIRECT ROLLOVER, A TRANSFER OR CONVERSION TO A ROTH IRA, OR YOU MAY HAVE RECEIVED IT AS PERIODIC PAYMENTS, AS NONPERIODIC PAYMENTS, OR AS A TOTAL DISTRIBUTION. REPORT THIS AMOUNT ON FORM 1040 OR 1040A ON THE LINE FOR "TOTAL IRA DISTRIBUTIONS" OR "TOTAL PENSIONS AND ANNUITIES" (OR THE LINE FOR "TAXABLE AMOUNT"), WHICHEVER APPLIES, UNLESS THIS IS A LUMP-SUM DISTRIBUTION AND YOU ARE USING FORM 4972, TAX ON LUMP-SUM DISTRIBUTIONS. HOWEVER, IF YOU HAVE NOT REACHED MINIMUM RETIREMENT AGE, REPORT YOUR DISABILITY PAYMENTS ON THE LINE FOR "WAGES, SALARIES, TIPS, ETC." ALSO REPORT ON THAT LINE CORRECTIVE DISTRIBUTIONS OF EXCESS DEFERRALS, EXCESS CONTRIBUTIONS, OR EXCESS AGGREGATE CONTRIBUTIONS.

IF YOU RECEIVED A DEATH BENEFIT PAYMENT MADE BY AN EMPLOYER BUT NOT MADE FROM THE EMPLOYER'S PENSION, PROFIT-SHARING OR RETIREMENT PLAN, SEE PUB. 525, TAXABLE AND NONTAXABLE INCOME.

IF A LIFE INSURANCE, ANNUITY, OR ENDOWMENT CONTRACT HAS BEEN TRANSFERRED TAX FREE TO ANOTHER TRUSTEE OR CONTRACT ISSUER, AN AMOUNT WILL BE SHOWN IN THIS BOX AND CODE 6 WILL BE SHOWN IN BOX 7. YOU NEED NOT REPORT THIS ON YOUR TAX RETURN.

BOX 2A. THIS PART OF THE DISTRIBUTION IS GENERALLY TAXABLE. IF THERE IS NO ENTRY IN THIS BOX, THE PAYER MAY NOT HAVE ALL THE FACTS NEEDED TO FIGURE THE TAXABLE AMOUNT. IN THAT CASE, THE FIRST BOX IN BOX 2B SHOULD BE MARKED. YOU MAY WANT TO GET ONE OF THE FOLLOWING PUBLICATIONS FROM THE IRS TO HELP YOU FIGURE THE TAXABLE AMOUNT: PUB. 571, TAX-SHELTERED ANNUITY PROGRAMS FOR EMPLOYEES OF PUBLIC SCHOOLS AND CERTAIN TAX-EXEMPT ORGANIZATIONS, PUB. 575, PUB. 590, PUB. 721, TAX GUIDE TO U.S. CIVIL SERVICE RETIREMENT BENEFITS, OR PUB. 939, GENERAL RULE FOR PENSIONS AND ANNUITIES. FOR AN IRA DISTRIBUTION, SEE IRAS AND ROTH IRAS ABOVE. FOR A DIRECT ROLLOVER, ZERO SHOULD BE SHOWN, AND YOU MUST ENTER ZERO (-0-) ON THE "TAXABLE AMOUNT" LINE OF YOUR TAX RETURN.

IF THIS IS A TOTAL DISTRIBUTION FROM A QUALIFIED PLAN AND YOU WERE AT LEAST AGE 59 1/2 ON THE DATE OF DISTRIBUTION (OR YOU ARE THE BENEFICIARY OF SOMEONE WHO HAD REACHED AGE 59 1/2 OR SOMEONE BORN BEFORE 1936), YOU MAY BE ELIGIBLE FOR THE 10-YEAR TAX OPTION. SEE FORM 4972 FOR MORE INFORMATION.

BOX 2B. IF THE FIRST CHECKBOX IS MARKED, THE PAYER WAS UNABLE TO DETERMINE THE TAXABLE AMOUNT, AND BOX 2A SHOULD BE BLANK UNLESS THIS IS A TRADITIONAL IRA, SEP, OR SIMPLE DISTRIBUTION. IF THE SECOND CHECKBOX IS MARKED, THE DISTRIBUTION WAS A TOTAL DISTRIBUTION THAT CLOSED OUT YOUR ACCOUNT.

BOX 3. IF YOU RECEIVED A LUMP-SUM DISTRIBUTION FROM A QUALIFIED PLAN AND YOU WERE BORN BEFORE 1936 (OR YOU ARE THE BENEFICIARY OF SOMEONE BORN BEFORE 1936), YOU MAY BE ABLE TO ELECT TO TREAT THIS AMOUNT AS A CAPITAL GAIN ON FORM 4972. FOR A CHARITABLE GIFT ANNUITY, REPORT AS A LONG-TERM CAPITAL GAIN ON SCHEDULE D (FORM 1040).

BOX 4. THIS IS THE AMOUNT OF FEDERAL INCOME TAX WITHHELD. INCLUDE THIS ON YOUR INCOME TAX RETURN AS TAX WITHHELD, AND, IF BOX 4 SHOWS AN AMOUNT OTHER THAN ZERO, ATTACH COPY B TO YOUR RETURN. GENERALLY, IF YOU WILL RECEIVE PAYMENTS NEXT YEAR THAT ARE NOT ELIGIBLE ROLLOVER DISTRIBUTIONS, YOU CAN CHANGE YOUR WITHHOLDING OR ELECT NOT TO HAVE INCOME TAX WITHHELD BY GIVING THE PAYER FORM W-4P, WITHHOLDING CERTIFICATE FOR PENSION OR ANNUITY PAYMENTS.

BOX 5. GENERALLY THIS SHOWS THE EMPLOYEE'S INVESTMENT IN THE CONTRACT (AFTER-TAX CONTRIBUTIONS), IF ANY, RECOVERED TAX FREE THIS YEAR, THE PART OF PREMIUMS PAID ON COMMERCIAL ANNUITIES OR INSURANCE CONTRACTS RECOVERED TAX FREE, OR THE NONTAXABLE PART OF A CHARITABLE GIFT ANNUITY. THIS BOX DOES NOT SHOW ANY CONTRIBUTION TO ANY IRA.

BOX 6. IF YOU RECEIVED A LUMP-SUM DISTRIBUTION FROM A QUALIFIED PLAN THAT INCLUDED SECURITIES OF THE EMPLOYER'S COMPANY, THE NET UNREALIZED APPRECIATION (NUA) (ANY INCREASE IN VALUE OF SUCH SECURITIES WHILE IN THE TRUST) IS TAXED ONLY WHEN YOU SELL THE SECURITIES UNLESS YOU CHOOSE TO INCLUDE IN YOUR GROSS INCOME THIS YEAR. SEE PUB. 575 AND THE INSTRUCTIONS FOR FORM 4972. IF YOU DID NOT RECEIVE A LUMP-SUM DISTRIBUTION, THE AMOUNT SHOWN IS THE NUA ATTRIBUTABLE TO EMPLOYEE CONTRIBUTIONS, WHICH IS NOT TAXED UNTIL YOU SELL THE SECURITIES.

BOX 7. THESE CODES IDENTIFY THE DISTRIBUTION YOU RECEIVED:

1-EARLY DISTRIBUTION, NO KNOWN EXCEPTION (IN MOST CASES, UNDER AGE 59 1/2) (SEE FORM 5329. FOR A ROLLOVER TO A TRADITIONAL IRA OF THE ENTIRE TAXABLE PART OF THE DISTRIBUTION, DO NOT FILE FORM 5329. SEE FORM 1040 OR 1040A INSTRUCTIONS.); 2-EARLY DISTRIBUTION EXCEPTION APPLIES (UNDER AGE 59 1/2) (YOU NEED NOT FILE FORM 5329.); 3-DISABILITY (YOU NEED NOT FILE FORM 5329.); 4-DEATH (YOU NEED NOT FILE FORM 5329.); 5-PROHIBITED TRANSACTIONS; 6-SECTION 1035 EXCHANGE (A TAX-FREE EXCHANGE OF LIFE INSURANCE, ANNUITY, OR ENDOWMENT CONTRACTS); 7-NORMAL DISTRIBUTION; 8-EXCESS CONTRIBUTIONS PLUS EARNINGS/EXCESS DEFERRALS (AND/OR EARNINGS) TAXABLE IN 2003; 9-PS 58 COSTS (PREMIUMS PAID BY A TRUSTEE OR CUSTODIAN FOR CURRENT INSURANCE PROTECTION, TAXABLE TO YOU CURRENTLY); A-MAY BE ELIGIBLE FOR 10-YEAR TAX OPTION (SEE FORM 4972); D-EXCESS CONTRIBUTIONS PLUS EARNINGS/EXCESS DEFERRALS TAXABLE IN 2001; E-EXCESS ANNUAL ADDITIONS UNDER SECTION 415 (REPORT ON FORM 1040 OR 1040A ON THE LINE FOR TAXABLE PENSION OR ANNUITY INCOME. YOU NEED NOT FILE FORM 5329.); F-CHARITABLE GIFT ANNUITY; G-DIRECT ROLLOVER TO A QUALIFIED PLAN, A TAX-SHELTERED ANNUITY, A GOVERNMENTAL 457(b) PLAN, OR AN IRA. MAY ALSO INCLUDE A TRANSFER FROM A CONDUIT IRA TO A QUALIFIED PLAN; J-EARLY DISTRIBUTION FROM A ROTH IRA; L-LOANS TREATED AS DISTRIBUTIONS; N-RECHARACTERIZED IRA CONTRIBUTION MADE FOR 2003 AND RECHARACTERIZED IN 2003. REPORT ON 2003 FORM 1040/1040A AND FORM 8606, IF APPLICABLE; P-EXCESS CONTRIBUTIONS PLUS EARNINGS/EXCESS DEFERRALS TAXABLE IN 2002; Q-ROTH IRA QUALIFIED DISTRIBUTION. YOU ARE AGE 59 1/2 OR OVER AND MEET THE 5-YEAR HOLDING PERIOD FOR A ROTH IRA; R-RECHARACTERIZED IRA CONTRIBUTION MADE FOR 2002 AND RECHARACTERIZED IN 2003. REPORT ON 2002 FORM 1040/1040A AND FORM 8606, IF APPLICABLE; S-EARLY DISTRIBUTION FROM A SIMPLE IRA IN FIRST 2 YEARS, NO KNOWN EXCEPTION (UNDER AGE 59 1/2) (MAY BE SUBJECT TO AN ADDITIONAL 25% TAX. SEE FORM 5329.); T-ROTH IRA DISTRIBUTION, EXCEPTION APPLIES. REPORT ON FORMS 1040/1040A AND 8606. YOU ARE EITHER AGE 59 1/2 OR OVER OR AN EXCEPTION (CODE 2, 3, OR 4) APPLIES.

IF THE IRA/SEP/SIMPLE BOX IS MARKED, YOU HAVE RECEIVED A TRADITIONAL IRA, SEP, OR SIMPLE IRA DISTRIBUTION.

BOX 8. IF YOU RECEIVED AN ANNUITY CONTRACT AS PART OF A DISTRIBUTION, THE VALUE OF THE CONTRACT IS SHOWN. IT IS NOT TAXABLE WHEN YOU RECEIVE IT AND SHOULD NOT BE INCLUDED IN BOXES 1 AND 2A. WHEN YOU RECEIVE PERIODIC PAYMENTS FROM THE ANNUITY CONTRACT, THEY ARE TAXABLE AT THAT TIME, IF THE DISTRIBUTION IS MADE TO MORE THAN ONE PERSON, THE PERCENTAGE OF THE ANNUITY CONTRACT DISTRIBUTED TO YOU IS ALSO SHOWN. YOU WILL NEED THIS INFORMATION IF YOU USE THE SPECIAL 5- OR 10-YEAR TAX OPTION (FORM 4972).

BOX 9a. IF A TOTAL DISTRIBUTION WAS MADE TO MORE THAN ONE PERSON, THE PERCENTAGE YOU RECEIVED IS SHOWN HERE.

BOX 9b. IF THIS IS THE FIRST YEAR OF A LIFE ANNUITY FROM A QUALIFIED PLAN OR FROM A TAX-SHELTERED ANNUITY (WITH AFTER-TAX CONTRIBUTIONS), THE AMOUNT SHOWN IS THE EMPLOYEE'S TOTAL INVESTMENT IN THE CONTRACT. IT IS USED TO COMPUTE THE TAXABLE PART OF THE DISTRIBUTION. SEE PUB. 575.

BOXES 10-15. IF STATE OR LOCAL INCOME TAX WAS WITHHELD FROM THE DISTRIBUTION, THESE BOXES MAY BE COMPLETED. BOXES 12 AND 15 MAY SHOW THE PART OF THE DISTRIBUTION SUBJECT TO STATE AND/OR LOCAL TAX.

<p>ACCOUNT NUMBER: UA7728306 7 1</p> <p>PAYER: UNITED OF OMAHA LIFE INSURANCE COMPANY MUTUAL OF OMAHA PLAZA OMAHA NE 68175</p> <p>IDENTIFICATION NUMBERS: PAYER'S: RECIPIENT'S: 470322111 459-20-2593</p> <p>RECIPIENT: HAMILTON MAURINE P 9902 CHILDRESS DR AUSTIN TX787534332</p>	<p>FOR INQUIRIES CALL 1 (800) 646-7592</p> <table style="width:100%; border-collapse: collapse;"> <tr><td>1. GROSS DISTRIBUTION.....</td><td style="text-align: right;">10,339.03</td></tr> <tr><td>2A. TAXABLE AMOUNT.....</td><td style="text-align: right;">10,339.03</td></tr> <tr><td>2B. TOTAL DIST: NO TAX AMT NOT DET: NO</td><td></td></tr> <tr><td>3.LINE 2A FOR CAPITAL GAIN...</td><td style="text-align: right;">0.00</td></tr> <tr><td>4.FEDERAL INCOME TAX WITHHELD</td><td style="text-align: right;">0.00</td></tr> <tr><td>5.EMPLOYEE CONTRIBUTIONS OR INSURANCE PREMIUMS.....</td><td style="text-align: right;">0.00</td></tr> <tr><td>6.NET UNREALIZED APPRECIATION IN EMPLOYER'S SECURITIES...</td><td style="text-align: right;">0.00</td></tr> <tr><td>7.CATEGORY OF DISTRIBUTION..7</td><td></td></tr> <tr><td>8.OTHER..... %.....</td><td style="text-align: right;">0.00</td></tr> <tr><td>9A.YOUR % OF TOTAL DISTRIBUTION</td><td style="text-align: right;">0%</td></tr> <tr><td>9B.TOTAL EMPLOYEE CONTR.....</td><td style="text-align: right;">0.00</td></tr> <tr><td>10.STATE INCOME TAX WITHHELD.</td><td style="text-align: right;">0.00</td></tr> <tr><td>11.PAYER'S STATE NUMBER...</td><td></td></tr> </table>	1. GROSS DISTRIBUTION.....	10,339.03	2A. TAXABLE AMOUNT.....	10,339.03	2B. TOTAL DIST: NO TAX AMT NOT DET: NO		3.LINE 2A FOR CAPITAL GAIN...	0.00	4.FEDERAL INCOME TAX WITHHELD	0.00	5.EMPLOYEE CONTRIBUTIONS OR INSURANCE PREMIUMS.....	0.00	6.NET UNREALIZED APPRECIATION IN EMPLOYER'S SECURITIES...	0.00	7.CATEGORY OF DISTRIBUTION..7		8.OTHER..... %.....	0.00	9A.YOUR % OF TOTAL DISTRIBUTION	0%	9B.TOTAL EMPLOYEE CONTR.....	0.00	10.STATE INCOME TAX WITHHELD.	0.00	11.PAYER'S STATE NUMBER...		<p>2003</p> <p>DISTRIBUTIONS FROM PENSIONS, ANNUITIES, RETIREMENT OR PROFIT-SHARING PLANS, IRAS, INSURANCE CONTRACTS, ETC.</p> <p>COPY C FOR RECIPIENT'S RECORDS</p> <p>THIS INFORMATION IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE. 1099R</p>
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HAMILTON MAURINE P
9902 CHILDRESS DR
AUSTIN TX 78753-4332

TX 78753-4332

Instructions for Recipient

Generally, distributions from pensions, annuities, profit-sharing and retirement plans, IRAs, insurance contracts, etc., are reported to recipients on Form 1099-R.

QUALIFIED PLANS. IF YOUR ANNUITY STARTING DATE IS IN 1998, YOU MUST USE THE NEW SIMPLIFIED METHOD TO FIGURE YOUR TAXABLE AMOUNT IF YOUR PAYER DID NOT SHOW THE TAXABLE AMOUNT IN BOX 2A. SEE PUB. 575, PENSION AND ANNUITY INCOME.

IRAS. FOR DISTRIBUTIONS FROM A TRADITIONAL INDIVIDUAL RETIREMENT ARRANGEMENT (IRA), SIMPLIFIED EMPLOYEE PENSION (SEP), OR SAVINGS INCENTIVE MATCH PLAN FOR EMPLOYEES (SIMPLE), GENERALLY THE PAYER IS NOT REQUIRED TO COMPUTE THE TAXABLE AMOUNT. THEREFORE, THE AMOUNTS IN BOXES 1 AND 2A WILL BE THE SAME MOST OF THE TIME. SEE THE FORM 1040 OR 1040A INSTRUCTIONS TO DETERMINE THE TAXABLE AMOUNT. IF YOU ARE AT LEAST AGE 70 1/2, YOU MUST TAKE MINIMUM DISTRIBUTIONS FROM YOUR IRA. IF YOU DO NOT, YOU MAY BE SUBJECT TO A 50% EXCISE TAX ON THE AMOUNT THAT SHOULD HAVE BEEN DISTRIBUTED. SEE PUB. 590, INDIVIDUAL RETIREMENT ARRANGEMENTS AND PUB. 560, RETIREMENT PLANS FOR SMALL BUSINESS, FOR MORE INFORMATION ON IRAS.

ROTH IRAS. FOR DISTRIBUTION FROM A ROTH IRA, GENERALLY THE PAYER IS NOT REQUIRED TO COMPUTE THE TAXABLE AMOUNT. YOU MUST COMPUTE ANY TAXABLE AMOUNT. SEE YOUR FORM 1040 OR 1040A INSTRUCTIONS. AN AMOUNT SHOWN IN BOX 2A MAY BE TAXABLE EARNINGS ON AN EXCESS CONTRIBUTION.

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BOX 2A. THIS PART OF THE DISTRIBUTION IS GENERALLY TAXABLE. IF THERE IS NO ENTRY IN THIS BOX, THE PAYER MAY NOT HAVE ALL THE FACTS NEEDED TO FIGURE THE TAXABLE AMOUNT. IN THAT CASE, THE FIRST BOX IN BOX 2B SHOULD BE MARKED. YOU MAY WANT TO GET ONE OF THE FOLLOWING PUBLICATIONS FROM THE IRS TO HELP YOU FIGURE THE TAXABLE AMOUNT: PUB. 571, TAX-SHELTERED ANNUITY PROGRAMS FOR EMPLOYEES OF PUBLIC SCHOOLS AND CERTAIN TAX-EXEMPT ORGANIZATIONS, PUB. 575, PUB. 590, PUB. 721, TAX GUIDE TO U.S. CIVIL SERVICE RETIREMENT BENEFITS, OR PUB. 939, GENERAL RULE FOR PENSIONS AND ANNUITIES. FOR AN IRA DISTRIBUTION, SEE IRAS AND ROTH IRAS ABOVE. FOR A DIRECT ROLLOVER, ZERO SHOULD BE SHOWN, AND YOU MUST ENTER ZERO (-0-) ON THE "TAXABLE AMOUNT" LINE OF YOUR TAX RETURN.

IF THIS IS A TOTAL DISTRIBUTION FROM A QUALIFIED PLAN AND YOU WERE AT LEAST AGE 59 1/2 ON THE DATE OF DISTRIBUTION (OR YOU ARE THE BENEFICIARY OF SOMEONE WHO HAD REACHED AGE 59 1/2 OR SOMEONE BORN BEFORE 1936), YOU MAY BE ELIGIBLE FOR THE 10-YEAR TAX OPTION. SEE FORM 4972 FOR MORE INFORMATION.

BOX 2B. IF THE FIRST CHECKBOX IS MARKED, THE PAYER WAS UNABLE TO DETERMINE THE TAXABLE AMOUNT, AND BOX 2A SHOULD BE BLANK UNLESS THIS IS A TRADITIONAL IRA, SEP, OR SIMPLE DISTRIBUTION. IF THE SECOND CHECKBOX IS MARKED, THE DISTRIBUTION WAS A TOTAL DISTRIBUTION THAT CLOSED OUT YOUR ACCOUNT.

BOX 3. IF YOU RECEIVED A LUMP-SUM DISTRIBUTION FROM A QUALIFIED PLAN AND YOU WERE BORN BEFORE 1936 (OR YOU ARE THE BENEFICIARY OF SOMEONE BORN BEFORE 1936), YOU MAY BE ABLE TO ELECT TO TREAT THIS AMOUNT AS A CAPITAL GAIN ON FORM 4972. FOR A CHARITABLE GIFT ANNUITY, REPORT AS A LONG-TERM CAPITAL GAIN ON SCHEDULE D (FORM 1040).

BOX 4. THIS IS THE AMOUNT OF FEDERAL INCOME TAX WITHHELD. INCLUDE THIS ON YOUR INCOME TAX RETURN AS TAX WITHHELD, AND, IF BOX 4 SHOWS AN AMOUNT OTHER THAN ZERO, ATTACH COPY B TO YOUR RETURN. GENERALLY, IF YOU WILL RECEIVE PAYMENTS NEXT YEAR THAT ARE NOT ELIGIBLE ROLLOVER DISTRIBUTIONS, YOU CAN CHANGE YOUR WITHHOLDING OR ELECT NOT TO HAVE INCOME TAX WITHHELD BY GIVING THE PAYER FORM W-4P, WITHHOLDING CERTIFICATE FOR PENSION OR ANNUITY PAYMENTS.

BOX 5. GENERALLY, THIS SHOWS THE EMPLOYEE'S INVESTMENT IN THE CONTRACT (AFTER-TAX CONTRIBUTIONS), IF ANY, RECOVERED TAX FREE THIS YEAR, THE PART OF PREMIUMS PAID ON COMMERCIAL ANNUITIES OR INSURANCE CONTRACTS RECOVERED TAX FREE, OR THE NONTAXABLE PART OF A CHARITABLE GIFT ANNUITY. THIS BOX DOES NOT SHOW ANY CONTRIBUTION TO ANY IRA.

BOX 6. IF YOU RECEIVED A LUMP-SUM DISTRIBUTION FROM A QUALIFIED PLAN THAT INCLUDED SECURITIES OF THE EMPLOYER'S COMPANY, THE NET UNREALIZED APPRECIATION (NUA) (ANY INCREASE IN VALUE OF SUCH SECURITIES WHILE IN THE TRUST) IS TAXED ONLY WHEN YOU SELL THE SECURITIES UNLESS YOU CHOOSE TO INCLUDE IN YOUR GROSS INCOME THIS YEAR. SEE PUB. 575 AND THE INSTRUCTIONS FOR FORM 4972. IF YOU DID NOT RECEIVE A LUMP-SUM DISTRIBUTION, THE AMOUNT SHOWN IS THE NUA ATTRIBUTABLE TO EMPLOYEE CONTRIBUTIONS, WHICH IS NOT TAXED UNTIL YOU SELL THE SECURITIES.

BOX 7. THESE CODES IDENTIFY THE DISTRIBUTION YOU RECEIVED:

1-EARLY DISTRIBUTION, NO KNOWN EXCEPTION (IN MOST CASES, UNDER AGE 59 1/2) (SEE FORM 5329. FOR A ROLLOVER TO A TRADITIONAL IRA OF THE ENTIRE TAXABLE PART OF THE DISTRIBUTION, DO NOT FILE FORM 5329. SEE FORM 1040 OR 1040A INSTRUCTIONS.); 2-EARLY DISTRIBUTION EXCEPTION APPLIES (UNDER AGE 59 1/2) (YOU NEED NOT FILE FORM 5329.); 3-DISABILITY (YOU NEED NOT FILE FORM 5329.); 4-DEATH (YOU NEED NOT FILE FORM 5329.); 5-PROHIBITED TRANSACTIONS; 6-SECTION 1035 EXCHANGE (A TAX-FREE EXCHANGE OF LIFE INSURANCE, ANNUITY, OR ENDOWMENT CONTRACTS); 7-NORMAL DISTRIBUTION; 8-EXCESS CONTRIBUTIONS PLUS EARNINGS/EXCESS DEFERRALS (AND/OR EARNINGS) TAXABLE IN 2003; 9-PS 58 COSTS (PREMIUMS PAID BY A TRUSTEE OR CUSTODIAN FOR CURRENT INSURANCE PROTECTION, TAXABLE TO YOU CURRENTLY); A-MAY BE ELIGIBLE FOR 10-YEAR TAX OPTION (SEE FORM 4972); D-EXCESS CONTRIBUTIONS PLUS EARNINGS/EXCESS DEFERRALS TAXABLE IN 2001; E-EXCESS ANNUAL ADDITIONS UNDER SECTION 415 (REPORT ON FORM 1040 OR 1040A ON THE LINE FOR TAXABLE PENSION OR ANNUITY INCOME. YOU NEED NOT FILE FORM 5329.); F-CHARITABLE GIFT ANNUITY; G-DIRECT ROLLOVER TO A QUALIFIED PLAN, A TAX-SHELTERED ANNUITY, A GOVERNMENTAL 457(b) PLAN, OR AN IRA. MAY ALSO INCLUDE A TRANSFER FROM A CONDUIT IRA TO A QUALIFIED PLAN; J-EARLY DISTRIBUTION FROM A ROTH IRA; L-LOANS TREATED AS DISTRIBUTIONS; N-RECHARACTERIZED IRA CONTRIBUTION MADE FOR 2003 AND RECHARACTERIZED IN 2003. REPORT ON 2003 FORM 1040/1040A AND FORM 8606, IF APPLICABLE; P-EXCESS CONTRIBUTIONS PLUS EARNINGS/EXCESS DEFERRALS TAXABLE IN 2002; Q-ROTH IRA QUALIFIED DISTRIBUTION. YOU ARE AGE 59 1/2 OR OVER AND MEET THE 5-YEAR HOLDING PERIOD FOR A ROTH IRA; R-RECHARACTERIZED IRA CONTRIBUTION MADE FOR 2002 AND RECHARACTERIZED IN 2003. REPORT ON 2002 FORM 1040/1040A AND FORM 8606, IF APPLICABLE; S-EARLY DISTRIBUTION FROM A SIMPLE IRA IN FIRST 2 YEARS, NO KNOWN EXCEPTION (UNDER AGE 59 1/2) (MAY BE SUBJECT TO AN ADDITIONAL 25% TAX. SEE FORM 5329.) T-ROTH IRA DISTRIBUTION, EXCEPTION APPLIES. REPORT ON FORMS 1040/1040A AND 8606. YOU ARE EITHER AGE 59 1/2 OR OVER OR AN EXCEPTION (CODE 2, 3, OR 4) APPLIES.

IF THE IRA/SEP/SIMPLE BOX IS MARKED, YOU HAVE RECEIVED A TRADITIONAL IRA, SEP, OR SIMPLE IRA DISTRIBUTION.


BOX 8. IF YOU RECEIVED AN ANNUITY CONTRACT AS PART OF A DISTRIBUTION, THE VALUE OF THE CONTRACT IS SHOWN. IT IS NOT TAXABLE WHEN YOU RECEIVE IT AND SHOULD NOT BE INCLUDED IN BOXES 1 AND 2A. WHEN YOU RECEIVE PERIODIC PAYMENTS FROM THE ANNUITY CONTRACT, THEY ARE TAXABLE AT THAT TIME. IF THE DISTRIBUTION IS MADE TO MORE THAN ONE PERSON, THE PERCENTAGE OF THE ANNUITY CONTRACT DISTRIBUTED TO YOU IS ALSO SHOWN. YOU WILL NEED THIS INFORMATION IF YOU USE THE SPECIAL 5- OR 10-YEAR TAX OPTION (FORM 4972).

BOX 9a. IF A TOTAL DISTRIBUTION WAS MADE TO MORE THAN ONE PERSON, THE PERCENTAGE YOU RECEIVED IS SHOWN HERE.

BOX 9b. IF THIS IS THE FIRST YEAR OF A LIFE ANNUITY FROM A QUALIFIED PLAN OR FROM A TAX-SHELTERED ANNUITY (WITH AFTER-TAX CONTRIBUTIONS), THE AMOUNT SHOWN IS THE EMPLOYEE'S TOTAL INVESTMENT IN THE CONTRACT. IT IS USED TO COMPUTE THE TAXABLE PART OF THE DISTRIBUTION. SEE PUB. 575.

BOXES 10-15. IF STATE OR LOCAL INCOME TAX WAS WITHHELD FROM THE DISTRIBUTION, THESE BOXES MAY BE COMPLETED. BOXES 12 AND 15 MAY SHOW THE PART OF THE DISTRIBUTION SUBJECT TO STATE AND/OR LOCAL TAX.

CORRECTED (if checked)

PAYER'S name, street address, city, state and ZIP code JEFFERSON NATIONAL LIFE INSURANCE CO. 9920 CORPORATE CAMPUS DRIVE SUITE 1000 LOUISVILLE, KY 40223 800-866-5789		1 Gross distribution \$7,548.31		OMB No. 1545-0119 2003 FORM 1099-R		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.	
PAYER'S Federal identification number 75-0300900		RECIPIENT'S identification number 458-24-4617		2a Taxable amount \$3,431.05		2b Taxable amount not determined <input type="checkbox"/> Total distribution <input type="checkbox"/>	
RECIPIENT'S name, street address (including apt. no), city, St. and ZIP code  ALFRED HAMILTON RT 2 BOX 319 YOAKUM, TX 77995 <i>580 Co 26329 RA</i>		3 Capital gain (included in box 2a)		4 Federal income tax withheld		Copy C For Recipients Records This information is being furnished to the Internal Revenue Service.	
7 Distribution code(s) 7		IRA/SEP/SIMPLE <input type="checkbox"/>		8 Other			
5 Employee contributions or ins. premiums		6 Net unrealized appreciation in employer's securities		9a Your percentage of total distribution %		9b Total employee contributions	
10 State tax withheld \$0.00		11 State/Payers state no. TX/		12 State distribution \$7,548.31		13 Local tax withheld \$0.00	
14 Name of locality		15 Local distribution \$0.00		Account number (optional) SS003715			

Form 1099-R Department of the Treasury-Internal Revenue Service

CORRECTED (if checked)

PAYER'S name, street address, city, state and ZIP code JEFFERSON NATIONAL LIFE INSURANCE CO. 9920 CORPORATE CAMPUS DRIVE SUITE 1000 LOUISVILLE, KY 40223 800-866-5789		1 Gross distribution \$7,548.31		OMB No. 1545-0119 2003 FORM 1099-R		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.	
PAYER'S Federal identification number 75-0300900		RECIPIENT'S identification number 458-24-4617		2a Taxable amount \$3,431.05		2b Taxable amount not determined <input type="checkbox"/> Total distribution <input type="checkbox"/>	
RECIPIENT'S name, street address (including apt. no), city, St. and ZIP code ALFRED HAMILTON RT 2 BOX 319 YOAKUM, TX 77995		3 Capital gain (included in box 2a)		4 Federal income tax withheld		Copy B Report this income on your Federal tax return. If this form shows Federal income tax withheld in box 4, attach this copy to your return. This information is being furnished to the Internal Revenue Service.	
7 Distribution code(s) 7		IRA/SEP/SIMPLE <input type="checkbox"/>		8 Other			
5 Employee contributions or ins. premiums		6 Net unrealized appreciation in employer's securities		9a Your percentage of total distribution %		9b Total employee contributions	
10 State tax withheld \$0.00		11 State/Payers state no. TX/		12 State distribution \$7,548.31		13 Local tax withheld \$0.00	
14 Name of locality		15 Local distribution \$0.00		Account number (optional) SS003715			

Form 1099-R Department of the Treasury-Internal Revenue Service

CORRECTED (if checked)

PAYER'S name, street address, city, state and ZIP code JEFFERSON NATIONAL LIFE INSURANCE CO. 9920 CORPORATE CAMPUS DRIVE SUITE 1000 LOUISVILLE, KY 40223 800-866-5789		1 Gross distribution \$7,548.31		OMB No. 1545-0119 2003 FORM 1099-R		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.	
PAYER'S Federal identification number 75-0300900		RECIPIENT'S identification number 458-24-4617		2a Taxable amount \$3,431.05		2b Taxable amount not determined <input type="checkbox"/> Total distribution <input type="checkbox"/>	
RECIPIENT'S name, street address (including apt. no), city, St. and ZIP code ALFRED HAMILTON RT 2 BOX 319 YOAKUM, TX 77995		3 Capital gain (included in box 2a)		4 Federal income tax withheld		Copy 2 File this copy with your state, city, or local income tax return, when required.	
7 Distribution code(s) 7		IRA/SEP/SIMPLE <input type="checkbox"/>		8 Other			
5 Employee contributions or ins. premiums		6 Net unrealized appreciation in employer's securities		9a Your percentage of total distribution %		9b Total employee contributions	
10 State tax withheld \$0.00		11 State/Payers state no. TX/		12 State distribution \$7,548.31		13 Local tax withheld \$0.00	
14 Name of locality		15 Local distribution \$0.00		Account number (optional) SS003715			

Form 1099-R Department of the Treasury-Internal Revenue Service

1099-R Instructions for Recipient

Generally, distributions from pensions, annuities, profit-sharing and retirement plans (including section 457 state and local government plans), IRAs, insurance contracts, etc., are reported to recipients on Form 1099-R.

Qualified plans. If your annuity starting date is after 1997, you must use the simplified method to figure your taxable amount if your payer did not show the taxable amount in box 2a. See **Pub. 575**, Pension and Annuity Income.

IRAs. For distributions from a traditional individual retirement arrangement (IRA), simplified employee pension (SEP), or savings incentive match plan for employees (SIMPLE), generally the payer is not required to compute the taxable amount. Therefore, the amounts in boxes 1 and 2a will be the same most of the time. See the Form 1040 or 1040A instructions to determine the taxable amount. If you are at least age 70 1/2, you must take minimum distributions from your IRA (other than a Roth IRA). If you do not, you may be subject to a 50% excise tax on the amount that should have been distributed. See **Pub. 590**, Individual Retirement Arrangements (IRAs), and **Pub. 560**, Retirement Plans for Small Business (SEP, SIMPLE, and Qualified Plans), for more information on IRAs.

Roth IRAs. For distributions from a Roth IRA, generally the payer is not required to compute the taxable amount. You must compute any taxable amount on **Form 8606**, Nondeductible IRAs. An amount shown in box 2a may be taxable earnings on an excess contribution.

Loans treated as distributions. If you borrow money from a qualified plan, tax-sheltered annuity, or government plan, you may have to treat the loan as a distribution and include all or part of the amount borrowed in your income. There are exceptions to this rule. If your loan is taxable, Code L will be shown in box 7. See **Pub. 575**.

Box 1. Shows the total amount you received this year. The amount may have been a direct rollover, a transfer or conversion to a Roth IRA, a recharacterized IRA contribution; or you may have received it as periodic payments, as nonperiodic payments, or as a total distribution. Report the amount on Form 1040 or 1040A on the line for "IRA distributions" or "Pensions and annuities" (or the line for "Taxable amount"), and on Form 8606, whichever applies. However, if this is a lump-sum distribution, report it on **Form 4972**, Tax on Lump-Sum Distribution. If you have not reached minimum retirement age, report your disability payments on the line for "Wages, salaries, tips, etc." Also report on that line corrective distributions of excess deferrals, excess contributions, or excess aggregate contributions.

If a life insurance, annuity, or endowment contract was transferred tax free to another trustee or contract issuer, an amount will be shown in this box and Code 6 will be shown in box 7. You need not report this on your tax return.

Box 2a. This part of the distribution is generally taxable. If there is no entry in this box, the payer may not have all the facts needed to figure the taxable amount. In that case, the first box in box 2b should be checked. You may want to get one of the following publications from the IRS to help you figure the taxable amount: **Pub. 560**, **Pub. 571**, Tax-Sheltered Annuity Plans (403(b) Plans) for Employees of Public Schools and Certain Tax-Exempt Organizations, **Pub. 575**, **Pub. 590**, **Pub. 721**, Tax Guide to U.S. Civil Service Retirement Benefits, or **Pub. 939**, General Rule for Pensions and Annuities. For an IRA distribution, see **IRAs** and **Roth IRAs** above.

For a direct rollover, zero should be shown, and you must enter zero (-0-) on the "Taxable amount" line of your tax return.

If this is a total distribution from a qualified plan (other than an IRA or tax-sheltered annuity) and you were born before January 2, 1936 (or you are the beneficiary of someone born before January 2, 1936), you may be eligible for the 10-year tax option. See the **Instructions for Form 4972** for more information.

Box 2b. If the first checkbox is checked, the payer was unable to determine the taxable amount, and box 2a should be blank. However, if this is a traditional IRA, SEP, or SIMPLE distribution, then see **IRAs** above. If the second box is checked, the distribution was a total distribution that closed out your account.

Box 3. If you received a lump sum distribution from a qualified plan and were born before January 2, 1936 (or you are the beneficiary of someone born before January 2, 1936), you may be able to elect to treat this amount as a capital gain on Form 4972 (not on Schedule D (Form 1040)). See the **Instructions for Form 4972**. For a charitable gift annuity, report as a long-term capital gain on Schedule D (Form 1040).

Box 4. This is the amount of Federal income tax withheld. **Include this on your income tax return as tax withheld, and if box 4 shows an amount (other than zero), attach Copy B**

to your return. Generally, if you will receive payments next year that are not eligible rollover distributions, you can change your withholding or elect not to have income tax withheld by giving the payer **Form W-4P**, Withholding Certificate for Pension or Annuity Payments.

Box 5. Generally, this shows the employee's investment in the contract (after-tax contributions), if any, recovered tax free this year; the part of premiums paid on commercial annuities or insurance contracts recovered tax free; or the nontaxable part of a charitable gift annuity. This box does not show any IRA contributions.

Box 6. If you received a lump-sum distribution from a qualified plan that includes securities of the employer's company, the net unrealized appreciation (NUA) (any increase in value of such securities while in the trust) is taxed only when you sell the securities unless you choose to include it in your gross income this year. See **Pub. 575** and the **Instructions for Form 4972**. If you did not receive a lump-sum distribution, the amount shown is the NUA attributable to employee contributions, which is not taxed until you sell the securities.

Box 7. The following codes identify the distribution you received. **1**-Early distribution, no known exception (in most cases, under age 59 1/2). See **Form 5329** Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts. For a rollover to a traditional IRA of the entire taxable part of the distribution, do not file Form 5329. See **Form 1040/1040A** instructions. **2**-Early distribution, exception applies (under age 59 1/2)*.

3-Disability*. **4**-Death*. **5**-Prohibited transaction. **6**-Section 1035 exchange (a tax-free exchange of life insurance, annuity, or endowment contracts). **7**-Normal distribution. **8**-Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2003. **9**-Cost of current life insurance protection (premiums paid by a trustee or custodian for current insurance protection, taxable to you currently). **A**-May be eligible for 10-year tax option. See **Form 4972**. **D**- Excess contributions plus earnings/excess deferrals taxable in 2001.

E-Excess annual additions under section 415 and certain excess amounts under section 403(b) plans. Report on Form 1040/1040A on the line for taxable pension or annuity income*. **F**-Charitable gift annuity. **G**-Direct rollover to a qualified plan, a tax-sheltered annuity, a governmental 457(b) plan, or an IRA. May also include a transfer from a conduit IRA to a qualified plan.* **J**-Early distribution from a Roth IRA, no known exception (in most cases, under age 59 1/2). Report on Forms 1040 and 8606 and see **Form 5329**. **L**-Loans treated as distributions. **N**-Recharacterized IRA contribution made for 2003 and recharacterized in 2003. Report on 2003 Form 1040/1040A and Form 8606, if applicable. **P**-Excess contributions plus earnings/excess deferrals taxable in 2002. **Q**-Roth IRA qualified distribution. You are age 59 1/2 or over and meet the 5-year holding period for a Roth IRA. See the Form 1040/1040A instructions.* **R**-Recharacterized IRA contribution made for 2002 and recharacterized in 2003. Report on 2002 Form 1040/1040A and form 8606, if applicable. **S**-Early distribution from a SIMPLE IRA in first 2 years, no known exception (under age 59 1/2). May be subject to an additional 25% tax. See **Form 5329**. **T**-Roth IRA distribution, exception applies. You are either age 59 1/2 or over or an exception (code 3 or 4) applies. See the Form 1040/1040A instructions.

If the IRA/SEP/SIMPLE box is checked, you have received a traditional IRA, SEP, or SIMPLE distribution.

Box 8. If you received an annuity contract as part of a distribution, the value of the contract is shown. It is not taxable when you receive it and should not be included in boxes 1 and 2a. When you receive periodic payments from the annuity contract, they are taxable at that time. If the distribution is made to more than one person, the percentage of the annuity contract distributed to you is also shown. You will need this information if you use the 10-year tax option (Form 4972).

Box 9a. If a total distribution was made to more than one person, the percentage you received is shown.

Box 9b. For a life annuity from a qualified plan or from a tax-sheltered annuity (with after-tax contributions), an amount may be shown for the employee's total investment in the contract. It is used to compute the taxable part of the distribution. See **Pub. 575**.

Boxes 10-15. If state or local income tax was withheld from the distribution, these boxes may be completed. Boxes 12 and 15 may show the part of the distribution subject to state and/or local tax.

* You are not required to file Form 5329.

FIDELITY NATIONAL TITLE-AUSTIN
 8240 NORTH MOPAC #100
 AUSTIN, TX 78759
 (512)343-8500
 IMPORTANT TAX INFORMATION ENCLOSED

ALFRED HAMILTON
 MAURINE P HAMILTON
 9902 CHILDRRESS DR
 AUSTIN, TX 78753

CORRECTED (if checked)

FILER'S name, street address, city, state, ZIP code, and telephone no. FIDELITY NATIONAL TITLE-AUSTIN 8240 NORTH MOPAC #100 AUSTIN, TX 78759 (512)343-8500		1 Date of closing 05/31/2003	OMB No. 1545-0997 2003	Proceeds From Real Estate Transactions
		2 Gross Proceeds \$99,999.00	Form 1099-S	
FILER'S Federal identification number 86-0417131	TRANSFEROR'S identification number 458-24-4617	3 Address or legal description 9862 CHILDRRESS DR AUSTIN TX 78753		Copy B For Transferor This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.
TRANSFEROR'S name, street address, city, state, and ZIP code ALFRED HAMILTON MAURINE P HAMILTON 9902 CHILDRRESS DR AUSTIN, TX 78753		4 Transferor received or will receive property or services as part of the consideration (if checked). . . -> <input type="checkbox"/>		
Account number (optional) 0356457RD	5 Buyer's part of real estate tax \$0.00			

Form 1099-S

Department of the Treasury - Internal Revenue Service

1099-S Instructions for Transferor

For sales or exchanges of certain real estate, the person responsible for closing a real estate transaction must report the real estate proceeds to the Internal Revenue Service and must furnish this statement to you. To determine if you have to report the sale or exchange of your main home on your tax return, see the Schedule D (Form 1040) instructions. If the real estate was not your main home, report the transaction on **Form 4797**, Sales of Business Property, **Form 6252**, Installment Sale Income, and/or **Schedule D (Form 1040)**, Capital Gains and Losses.

Federal mortgage subsidy. You may have to recapture (pay back) all or part of a Federal mortgage subsidy if all the following apply:

- * You received a loan provided from the proceeds of a qualified mortgage bond or you received a mortgage credit certificate,
- * Your original mortgage loan was provided after 1990, and
- * You sold or disposed of your home at a gain during the first 9 years after you received the Federal mortgage subsidy.

This will increase your tax. See **Form 8828**, Recapture of Federal Mortgage Subsidy, and **Pub. 523**, Selling Your Home.

Box 1. Shows the date of closing.

Box 2. Shows the gross proceeds from a real estate transaction, generally the sales price. Gross proceeds include cash and notes payable to you, notes assumed by the transferee (buyer), and any notes paid off at settlement. Box 2 does not include the value of other property or services you received or are to receive. See **Box 4**.

Box 3. Shows the address or a legal description of the property transferred.

Box 4. If marked, shows that you received or will receive services or property (other than cash or notes) as part of the consideration for the property transferred. The value of any services or property (other than cash or notes) is not included in box 2.

Box 5. Shows certain real estate tax on a residence charged to the buyer at settlement. If you have already paid the real estate tax for the period that includes the sale date, subtract the amount in box 5 from the amount already paid to determine your deductible real estate tax. But if you have already deducted the real estate tax in a prior year, generally report this amount as income on the Other income line of Form 1040. For more information, see Pub. 523, Pub. 525, and Pub. 530.

Dorothy Milek Tax Service
8100 Shoal Creek, Suite 101, P.O. Box 9846
Austin, Texas 78766
459-4157

For your 2003 ESTIMATE, may we suggest:

Credit applied from 2002 1 \$ 4460

04/15/2003 \$ —

06/16/2003 \$ 4460

09/15/2003 \$ 4460

01/15/2004 \$ ²⁵⁰⁰⁰ 4460

TOTAL \$ 17840

**YOU MAY NEED TO ADJUST THESE AMOUNTS DURING THE YEAR,
BASED ON ACTUAL INCOME.*

COL ALFRED HAMILTON, RET
 MAURINE P. HAMILTON
 9902 CHILDRESS DR.
 AUSTIN, TX 78753

3076

Date 9-8-03 30-65/1140 MILBK 1

#58-24-4716

Pay to the Order of **UNITED STATES TREASURY**
 Internal Revenue Service | \$ 4,660.00

Four Thousand, Six Hundred and sixty and ^{no}/₁₀₀ Dollars

Look for Blue border and pinstripes at the bottom of the check, and Micro Print security line. If missing, do not cash.

Over 80 Years of Military Banking

Bank of America
 Ft. Sam Houston Bkg Ctr
 San Antonio, TX 78208
 210-978-5000

458-24-4716 Form 1040-ES
 For 2003 Sept. 15

Maurine P. Hamilton MP

1 1 1 4 0 0 0 6 5 3 1 3 0 7 6 7 4 7 5 8 3 8 1 9 8

Form 1040-ES (OCR)
 Department of the Treasury
 Internal Revenue Service

2003
 OMB No. 1545-0087

Estimated Tax

Payment Voucher **3**

Calendar year—
 Due Sept. 15, 2003

▶ Make your check or money order payable to "United States Treasury." ▶ Write your social security number and "2003 Form 1040-ES" on your payment. ▶ Send your payment and this voucher to the P.O. box address below.	Amount of estimated tax you are paying by check or money order.	Dollars <u>4,660</u>	Cents <u>00</u>
--	--	-------------------------	--------------------

Cross out any incorrect information and print the correct information. Get Form 8822 to report a new address (see instructions). For Privacy Act and Paperwork Reduction Act Notice, see instructions.

18 458-24-4617 YJ 459-20-2593 200312 18 SUPE1204785-232

ALFRED & MAURINE P HAMILTON
 9902 CHILDRESS DR
 AUSTIN TX 78753-4332

Internal Revenue Service
 Received with Remittance
 SEP 15 2003
 Wage & Investment Area 5 Director
 Austin, TX 78711-447

P O BOX 660406
 DALLAS TX 75266-0406

458244617 YJ HAMI 30 0 200312 430

PROOF OF DELIVERY ONLY -
 THIS IS NOT AN OFFICIAL RECEIPT
 SEP 15 2003
 Austin, TX
 05011447

- ▶ Make your check or money order payable to "United States Treasury."
- ▶ Write your social security number and "2003 Form 1040-ES" on your payment.
- ▶ Send your payment and this voucher to the P.O. box address below.

Amount of estimated tax you are paying by check or money order.

Dollars	Cents
4,460.	00

Cross out any incorrect information and print the correct information. Get Form 8822 to report a new address (see instructions). For Privacy Act and Paperwork Reduction Act Notice, see instructions.

18 458-24-4617 YJ 459-20-2593 200312

18 SUPE1204785-232

ALFRED & MAURINE P HAMILTON
9902 CHILDRRESS DR
AUSTIN TX 78753-4332

P.O. BOX 660406
DALLAS TX 75266-0406

458244617 YJ HAMI 30 0 200312 430

COL ALFRED HAMILTON, RET 30-200312
MAURINE P. HAMILTON 458-24-4617 3068
9902 CHILDRRESS DR.
AUSTIN, TX 78753 Date June 8, 2003 30-65/1140 MILBK 1

Pay to the Order of United States Treasury \$ 4,460.00
Four thousand four hundred sixty ^{no}/₁₀₀ Dollars

Bank of America
Ft Sam Houston Bkg Ctr
San Antonio, TX 78208
210-978-5000

Over 80 Years of Military Banking

For 458-24-4617 (2003 Form 1040-ES) Maurine P. Hamilton MP

⑆ 114000653⑆ 3068⑆ 2475838⑆ 98⑆

RECEIVED

JUN 09 2003

Wagon & Investment Area 5 Director
INTERNAL REVENUE SERVICE
AUSTIN, TX 78701-1442

COL ALFRED HAMILTON, RET
MAURINE P. HAMILTON
9902 CHILDRESS DR.
AUSTIN, TX 78753
#458-24-4617 +
459-20-2593

3138

30-65/1140 MILBK
1

Date 1-9-04

Pay to the Order of United States Treasury \$ 5,000.00

Five thousand and no/100 Dollars

Bank of America

Ft Sam Houston Bkg Ctr
San Antonio, TX 78208
210-978-5000

458-24-4617 + 459-20-2593

For 2003 Form 1040-ES

Over 80 Years of Military Banking

Maurine P. Hamilton MP

⑆ 114000653⑆ 3138 ⑆ 7475838198 ⑆

Internal Revenue Service
Received with Remittance

JAN 14 2004
Wage & Investment Area 5 Director
Austin, TX
0501144Z

Form 1040-ES (OCR)
Department of the Treasury
Internal Revenue Service

2003
OMB No. 1545-0087

Estimated Tax

Payment
Voucher 4

Cat. No. 61900V
Calendar year—
Due Jan. 15, 2004

- ▶ Make your check or money order payable to "United States Treasury."
- ▶ Write your social security number and "2003 Form 1040-ES" on your payment.
- ▶ Send your payment and this voucher to the P.O. box address below.

Amount of estimated tax you are
paying by check or money order:

Dollars	Cents
\$5,000.	00

Cross out any incorrect information and print the correct information. Get Form 8822 to report a new address (see instructions). For Privacy Act and Paperwork Reduction Act Notice, see instructions.

18 458-24-4617 YJ 459-20-2593 200312

18 SUPE1204785-232

ALFRED & MAURINE P HAMILTON
9902 CHILDRESS DR
AUSTIN TX 78753-4332

P.O. BOX 660406
DALLAS TX 75266-0406
|||||

458244617 YJ HAMI 30 0 200312 430

RETIREE ACCOUNT STATEMENT					
STATEMENT EFFECTIVE DATE DEC 02, 2003		NEW PAY DUE AS OF JAN 02, 2004		SSN 458 24 4617	
PLEASE REMEMBER TO NOTIFY DFAS IF YOUR ADDRESS CHANGES COL ALFRED HAMILTON USAF RET 580 CO RD 329 YOAKUM TX 77995-0000 001537				DFAS-CL POINTS OF CONTACT DEFENSE FINANCE AND ACCOUNTING SERVICE US MILITARY RETIREMENT PAY PO BOX 7130 LONDON KY 40742-7130 COMMERCIAL (216) 522-5955 TOLL FREE 1-800-321-1080 TOLL FREE FAX 1-800-469-6559 myPay https://myPay.dfas.mil 1-877-363-3677	
PAY ITEM DESCRIPTION					
ITEM	OLD	NEW	ITEM	OLD	NEW
GROSS PAY	6,015.00	6,141.00	FITW	626.40	645.30
TAXABLE INCOME	6,015.00	6,141.00	ADDL FITW	166.00	166.00
			NET PAY	5,222.60	5,329.70
PAYMENT ADDRESS			YEAR TO DATE SUMMARY (FOR INFORMATION ONLY)		
DIRECT DEPOSIT			TAXABLE INCOME:	72,180.00	
			FEDERAL INCOME TAX WITHHELD:	10,471.37	
TAXES					
FEDERAL WITHHOLDING STATUS:		MARRIED			
TOTAL EXEMPTIONS:		03			
FEDERAL INCOME TAX WITHHELD:		645.30			
ADDITIONAL FITW:		166.00			
SURVIVOR BENEFIT PLAN (SBP) COVERAGE					
NO SBP ELECTION IS REFLECTED ON YOUR ACCOUNT.					



HAMIL

ARREARS OF PAY BENEFICIARY INFORMATION

THE FOLLOWING BENEFICIARIES ARE ON RECORD:

NAME	SHARE	RELATIONSHIP
MAURINE P HAMILTON	50.00%	WIFE
ALAN L HAMILTON	25.00%	SON
SYLVIA L HAMILTON	25.00%	DAUGHTER

MESSAGE SECTION

YOUR NEW PAY INCLUDES A 2.1% COST OF LIVING INCREASE.

YOUR RETIREE ACCOUNT STATEMENT AND ANY RETIRED PAY TAX FORMS (1099RS) FOR 2003 HAVE BEEN COMBINED INTO THIS ENVELOPE. PLEASE USE THESE TAX FORMS WHEN FILING YOUR 2003 TAX RETURN.

DO YOU WANT TO VIEW YOUR ACCOUNT AND TAX STATEMENTS ON-LINE AND MAKE PAY ACCOUNT CHANGES?

VISIT MYPAY AT [HTTPS://MYPAY.DFAS.MIL](https://mypay.dfas.mil) TO EITHER OBTAIN OR CHANGE YOUR PERSONAL IDENTIFICATION NUMBER (PIN).

GUARANTY BANK

P.O. BOX 1149
AUSTIN, TEXAS 78767
1-800-288-8822

INTEREST INCOME

PAYER EIN - 74-2511478

FORM 1099-INT, INTEREST INCOME
FOR CALENDAR YEAR 2003

SEQ# 1
OMB NO. 1545-0112

MAURINE P HAMILTON
9902 CHILDRESS DR
AUSTIN TX 78753

RECIPIENT'S
IDENTIFYING NUMBER:

459-20-2593

NOTE: THIS IS IMPORTANT TAX INFORMATION AND IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE. IF YOU ARE REQUIRED TO FILE A RETURN, A NEGLIGENCE PENALTY OR OTHER SANCTION MAY BE IMPOSED ON YOU IF THIS INCOME IS TAXABLE AND THE IRS DETERMINES THAT IT HAS NOT BEEN REPORTED.

ACCOUNT TYPE	ACCOUNT NUMBER	BOX 1 INTEREST	BOX 2 PENALTY	BOX 3 INTEREST	BOX 4 FED TAX
FLEXRATE FUND	4440309567	215.84	0.00	0.00	0.00
CHECKING ACCT	0038054700	7.38	0.00	0.00	0.00
MARKET RATE	3801371133	172.52	0.00	0.00	0.00
TOTALS : (THE FOLLOWING TOTALS ARE BEING FURNISHED TO THE IRS.)					
BOX 1 - INTEREST INCOME NOT INCLUDED IN BOX 3				\$	395.74
BOX 2 - EARLY WITHDRAWAL PENALTY				\$	0.00
BOX 3 - INTEREST ON U.S. SAVINGS BONDS AND TREASURY OBLIGATIONS				\$	0.00
BOX 4 - FEDERAL INCOME TAX WITHHELD				\$	0.00
BOX 5 - INVESTMENT EXPENSES					
BOX 6 - FOREIGN TAX PAID				\$	0.00
BOX 7 - FOREIGN COUNTRY OR U.S. POSSESSION					
----- COPY B OF FORM 1099-INT - FOR RECIPIENT -----					
DEPARTMENT OF TREASURY - INTERNAL REVENUE SERVICE					

BOX 1 and BOX 2 totals include forfeited interest.

INSTRUCTIONS FOR RECIPIENT

Box 1.-- Shows interest paid to you during the calendar year by the payer. This does not include interest shown in Box 3.

If you receive a Form 1099-INT for interest paid on a tax-exempt obligation, see the instructions for your income tax return.

Box 2.-- Shows interest or principal forfeited because of early withdrawal of time savings. You may deduct this on the "Penalty on early withdrawal of savings" line of **Form 1040**.

Box 3.-- Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not be all taxable. See **Pub. 550**, Investment Income and Expenses. This interest is exempt from state and local income taxes. **This interest is not included in Box 1.**

Box 4.-- Shows backup withholding. Generally, a payer must backup withhold at a 30% rate if you did not furnish your taxpayer identification number to the payer. See **Form W-9**, Request for Taxpayer Identification Number and Certification, for information on backup withholding. **Include this amount on your income tax return as tax withheld.**

Nominees.-- If this form includes amounts belonging to another person, you are considered a nominee recipient. Complete a Form 1099-INT for each of the other owners showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the owner as the "recipient". File Form(s) 1099-INT with **Form 1096**, Annual Summary and Transmittal of U.S. Information Returns, with the Internal Revenue Service Center for your area. On Form 1096, list yourself as the "filer." A husband or wife is not required to file a nominee return to show amounts owned by the other.

Box 5.-- Any amount shown is your share of investment expenses of a single-class REMIC. If you file Form 1040, you may deduct these expenses on the "Other expenses" line of **Schedule A (Form 1040)** subject to the 2% limit. This amount is included in box 1.

Box 6.-- Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your Form 1040. See your Form 1040 instructions.

BANK OF AMERICA, N.A.
TEFRA CONTROL TX1-945-03-06
PO BOX 830040
DALLAS TX 75283-0040

Bank of America



BANK# 0099

DB01-100209584 0555

*****AUTO**3-DIGIT779

ALFRED OR MAURINE HAMILTON AS TTEES
OF THE ALFRED HAMILTON & MAURINE P
HAMILTON REVOCABLE LIVING TRUST
580 COUNTY ROAD 329
YOAKUM, TX 77995-6449

COMBINED TAX STATEMENT FOR YEAR 2003

THIS STATEMENT REPORTS 1099-DIV (OMB No. 1545-0110), 1099-INT (OMB No. 1545-0112), 1099-OID (OMB No. 1545-0117), 1098 (OMB No. 1545-0901), 5498 (OMB No. 1545-0747), 5498-ESA (OMB No. 1545-1815), 1099-MISC (OMB No. 1545-0115), 1099-B (OMB No. 1545-0715), 1099-Q (OMB No. 1545-1760), 1099-A (OMB No. 1545-0877), 1099-C (OMB No. 1545-1424), 1099-S (OMB No. 1545-0997), 1098-E (OMB No. 1545-1576).
DEPARTMENT OF THE TREASURY-INTERNAL REVENUE SERVICE.

PAYERS E. I. N.
94-1687665

CUST SERV PH #
1-877-520-1099

TAXPAYERS IDENTIFICATION NUMBER

458-24-4617

"For Form 1099-B, DIV, INT, MISC and OID: This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported."

ACCOUNT NUMBER	ACCOUNT TYPE	IRS DESCRIPTION	IRS BOX #	AMOUNT
0089-3583-9725	INTEREST CKG	INTEREST INCOME	1	28.58
* * * 2003 - 1099-INT, INTEREST INCOME * * *				
ALFRED OR MAURINE HAMILTON AS TTEES OF THE ALFRED HAMILTON & MAURINE P HAMILTON REVOCABLE LIVING TRUST				

PLEASE NOTE: INQUIRIES REGARDING THESE ACCOUNTS SHOULD BE DIRECTED TO OUR CUSTOMER SERVICE PHONE NUMBER ABOVE. PLEASE CHECK YOUR TAXPAYER IDENTIFICATION NUMBER AND CALL THE NUMBER LISTED ABOVE IF IT IS INCORRECT.

TDD HEARING IMPAIRED PLEASE CALL 1-800-288-4408

*FORM 1099 OID: THIS MAY NOT BE THE CORRECT FIGURE TO REPORT ON YOUR INCOME TAX RETURN. SEE INSTRUCTIONS ON BACK.

ACCOUNT SUMMARY

TOTAL EARNINGS INT.
ORD. DIV AND OID'S

28.58

PAYER'S name, street address, city, state, and ZIP code EMPLOYEES RETIREMENT SYSTEM PO BOX 13207 AUSTIN, TEXAS 78711		1. Gross distribution \$ 22,700.64 2a. Taxable amount \$ 21,559.32	OMB No 1545-0119 2003 Form 1099-R	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
PAYER'S Federal identification number 74-6000098	RECIPIENT'S identification number 458-24-4617	2b Taxable amount not determined <input type="checkbox"/> Total distribution <input type="checkbox"/> 3 Capital Gain (included in box 2a) \$ 4 Federal Income Tax withheld \$	Copy B Report this income on your Federal tax return. If this form shows Federal income tax withheld in box 4, attach this copy to your return.	
RECIPIENT'S name, street address, city, state, and ZIP code ALFRED HAMILTON 580 COUNTRY RD 329 YOAKUM, TX 77995		5 Employee Contributions \$ 1,141.32 6 Net unrealized appreciation in employer's securities \$	This information is being furnished to the Internal Revenue Service.	
Account number (optional) 458244617458244617A		7 Distribution code 7 IRA/SEP <input type="checkbox"/> 8 Other \$ %	This information is being furnished to the Internal Revenue Service.	
RECIPIENT'S name, street address, city, state, and ZIP code ALFRED HAMILTON		9a Your percentage of total distribution % \$ 9b Total employee contributions \$	This information is being furnished to the Internal Revenue Service.	
Account number (optional) 458244617458244617A		10 State Tax withheld \$ 11 State/Payer's state no. ----- \$	12 State distribution \$ ----- \$	
Account number (optional) 458244617458244617A		13 Local Tax withheld \$ 14 Name of locality ----- \$	15 Local distribution \$ ----- \$	

Form **1099-R**

Department of the Treasury - Internal Revenue Service

PAYER'S name, street address, city, state, and ZIP code EMPLOYEES RETIREMENT SYSTEM PO BOX 13207 AUSTIN, TEXAS 78711		1. Gross distribution \$ 22,700.64 2a. Taxable amount \$ 21,559.32	OMB No 1545-0119 2003 Form 1099-R	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
PAYER'S Federal identification number 74-6000098	RECIPIENT'S identification number 458-24-4617	2b Taxable amount not determined <input type="checkbox"/> Total distribution <input type="checkbox"/> 3 Capital Gain (included in box 2a) \$ 4 Federal Income Tax withheld \$	Copy C For Recipient's Records	
RECIPIENT'S name, street address, city, state, and ZIP code ALFRED HAMILTON 580 COUNTRY RD 329 YOAKUM, TX 77995		5 Employee Contributions \$ 1,141.32 6 Net unrealized appreciation in employer's securities \$	This information is being furnished to the Internal Revenue Service.	
Account number (optional) 458244617458244617A		7 Distribution code 7 IRA/SEP <input type="checkbox"/> 8 Other \$ %	This information is being furnished to the Internal Revenue Service.	
Account number (optional) 458244617458244617A		9a Your percentage of total distribution % \$ 9b Total employee contributions \$	This information is being furnished to the Internal Revenue Service.	
Account number (optional) 458244617458244617A		10 State Tax withheld \$ 11 State/Payer's state no. ----- \$	12 State distribution \$ ----- \$	
Account number (optional) 458244617458244617A		13 Local Tax withheld \$ 14 Name of locality ----- \$	15 Local distribution \$ ----- \$	

Form **1099-R**

(Keep for your records)

Department of the Treasury - Internal Revenue Service

Instructions for Recipient

Generally, distributions from pensions, annuities, profit-sharing and retirement plans (including section 457 state and local government plans), IRAs, insurance contracts, etc., are reported to recipients on Form 1099-R.

Qualified plans. If your annuity starting date is after 1997, you must use the simplified method to figure your taxable amount if your payer did not show the taxable amount in box 2a. See **Pub. 575**, Pension and Annuity Income.

IRAs For distributions from a traditional individual retirement arrangement (IRA), simplified employee pension (SEP), or savings incentive match plan for employees (SIMPLE), generally the payer is not required to compute the taxable amount. Therefore, the amounts in boxes 1 and 2a will be the same most of the time. See the Form 1040 or 1040A instructions to determine the taxable amount. If you are at least age 70 1/2, you must take minimum distributions from your IRA (other than a Roth IRA). If you do not, you may be subject to a 50% excise tax on the amount that should have been distributed. See **Pub. 590**, Individual Retirement Arrangements (IRAs) and **Pub. 560**, Retirement Plans for Small Business (SEP, SIMPLE, and Qualified Plans), for more information on IRAs.

Roth IRAs. For distributions from a Roth IRA, generally the payer is not required to compute the taxable amount. You must compute any taxable amount on **Form 8606**, Nondeductible IRAs. An amount shown in box 2a may be taxable earnings on an excess contribution.

Loans treated as distributions. If you borrow money from a qualified plan, tax-sheltered annuity, or government plan, you may have to treat the loan as a distribution and include all or part of the amount borrowed in your income. There are exceptions to this rule. If your loan is taxable, Code L will be shown in box 7. See **Pub. 575**.

Box 1. Shows the total amount you received this year. The amount may have been a direct rollover, a transfer or conversion to a Roth IRA, a recharacterized IRA contribution; or you may have received it as periodic payments, as nonperiodic payments, or as a total distribution. Report the amount on Form 1040 or 1040A on the line for "IRA distributions" or "Pensions and annuities" (or the line for "Taxable amount"), and on Form 8606, whichever applies. However, if this is a lump-sum distribution, report it on **Form 4972**, Tax on Lump-Sum

Distribution. If you have not reached minimum retirement age, report your disability payments on the line for "Wages, salaries, tips, etc." Also report on that line corrective distributions of excess deferrals, excess contributions, or excess aggregate contributions.

If a life insurance, annuity, or endowment contract was transferred tax free to another trustee or contract issuer, an amount will be shown in this box and Code 6 will be shown in box 7. You need not report this on your tax return.

Box 2a. This part of the distribution is generally taxable. If there is no entry in this box, the payer may not have all the facts needed to figure the taxable amount. In that case, the first box in box 2b should be checked. You may want to get one of the following publications from the IRS to help you figure the taxable amount: **Pub. 560**, **Pub. 571**, Tax-Sheltered Annuity Plans (403(b) Plans) for Employees of Public Schools and Certain Tax-Exempt Organizations, **Pub. 575**, **Pub. 590**, **Pub. 721**, Tax Guide to U.S. Civil Service Retirement Benefits, or **Pub. 939**, General Rules for Pensions and Annuities. For an IRA distribution, see **IRAs** and **Roth IRAs** above. For a direct rollover, zero should be shown, and you must enter zero (-0-) on the "Taxable amount" line of your tax return.

If this is a total distribution from a qualified plan (other than an IRA or tax-sheltered annuity) and you were born before January 2, 1936 (or you are the beneficiary of someone born before January 2, 1936), you may be eligible for the 10-year tax option. See the **Instructions for Form 4972** for more information.

Box 2b. If the first box is checked, the payer was unable to determine the taxable amount and box 2a should be blank. However, if this is a traditional IRA, SEP, or SIMPLE distribution, then see **IRAs** above. If the second box is checked, the distribution was a total distribution that closed out your account.

Box 3. If you received a lump-sum distribution from a qualified plan and were born before January 2, 1936 (or you are the beneficiary of someone born before January 2, 1936), you may be able to elect to treat this amount as a capital gain on Form 4972 (not on Schedule D (Form 1040)). See the Instructions for Form 4972. For a charitable gift annuity, report as a long-term capital gain on Schedule D (Form 1040).

(Continued on the back of Copy C.)

Instructions for Recipient

(Continued)

Box 4. This is the amount of Federal income tax withheld. **Include this on your income tax return as tax withheld, and if box 4 shows an amount (other than zero), attach Copy B to your return.** Generally, if you will receive payments next year that are not eligible rollover distributions, you can change your withholding or elect not to have income tax withheld by giving the payer **Form W-4P**, Withholding Certificate for Pension or Annuity Payments.

Box 5. Generally, this shows the employee's investment in the contract (after-tax contributions), if any, recovered tax free this year; the part of premiums paid on commercial annuities or insurance contracts recovered tax free; or the nontaxable part of a charitable gift annuity. This box does not show any IRA contributions.

Box 6. If you received a lump-sum distribution from a qualified plan that includes securities of the employer's company, the net unrealized appreciation (NUA) (any increase in value of such securities while in the trust) is taxed only when you sell the securities unless you choose to include it in your gross income this year. See **Pub. 575** and the Instructions for Form 4972. If you did not receive a lump-sum distribution, the amount shown is the NUA attributable to employee contributions, which is not taxed until you sell the securities.

Box 7. The following codes identify the distribution you received.

1- Early distribution, no known exception (in most cases, under age 59 1/2). See **Form 5329**, Additional Taxes on Qualified Plans (including IRAs) and Other Tax-Favored Accounts. For a rollover to a traditional IRA of the entire taxable part of the distribution, do not file Form 5329. See the Form 1040/1040A instructions. **2-** Early distribution, exception applies (under age 59 1/2)*

3- Disability* **4-** Death* **5-** Prohibited transaction **6-** Section 1035 exchange (a tax-free exchange of life insurance, annuity, or endowment contracts)

7- Normal distribution **8-** Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2003 **9-** Cost of current life insurance protection (premiums paid by a trustee or custodian for current insurance protection, taxable to you currently). **A-** May be eligible for 10-year tax option. See Form 4972.

D- Excess contributions plus earnings/excess deferrals taxable in 2001. **E-** Excess annual additions under section 415 and certain excess amounts under section 403(b) plans. Report on Form 1040/1040A on the line for taxable pension or annuity income.*

F- Charitable gift annuity. **G-** Direct rollover to a qualified plan, a tax-sheltered annuity, a governmental 457(b) plan, or an IRA. May also include a transfer from a conduit IRA to a qualified plan*. **J-** Early distribution from a Roth IRA, no known exception (in most cases, under age 59 1/2). Report on Forms 1040 and 8606 and see Form 5329. **L-** Loans treated as distributions **N-** Recharacterized IRA contribution made for 2003 and recharacterized in 2003. Report on 2003 Form 1040/1040A and Form 8606, if applicable. **P-** Excess contributions plus earnings/excess deferrals taxable in 2002. **Q-** Roth IRA qualified distribution. You are age 59 1/2 or over and meet the 5-year holding period for a Roth IRA. See the Form 1040/1040A instructions.

R- Recharacterized IRA contribution made for 2002 and recharacterized in 2003. Report on 2002 Form 1040/1040A and Form 8606, if applicable.

S- Early distribution from a SIMPLE IRA in first 2 years, no known exception (under age 59 1/2). May be subject to an additional 25% tax. See Form 5329.

T- Roth IRA distribution, exception applies. You are either age 59 1/2 or over or an exception (code 3 or 4) applies. See the Form 1040/1040A instructions.

If the IRA/SEP/SIMPLE box is checked, you have received a traditional IRA, SEP, or SIMPLE distribution.

Box 8. If you received an annuity contract as part of a distribution, the value of the contract is shown. It is not taxable when you receive it, and should not be included in boxes 1 and 2a. When you receive periodic payments from the annuity contract, they are taxable at that time. If the distribution is made to more than one person, the percentage of the annuity contract distributed to you is also shown. You will need this information if you use the special 10-year tax option (Form 4972).

Box 9a. If a total distribution was made to more than one person, the percentage you received is shown.

Box 9b. For a life annuity from a qualified plan or from a tax-sheltered annuity (with after-tax contributions), an amount may be shown for the employee's total investment in the contract. It is used to compute the taxable part of the distribution. See **Pub. 575**.

Boxes 10-15. If state or local income tax was withheld from the distribution, these boxes may be completed. Boxes 12 and 15 may show the part of the distribution subject to state and/or local tax.

* You are not required to file Form 5329.



UNITED of OMAHA LIFE INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175
402 342 7600
mutualofomaha.com

A 3550

May 26, 2004

MAURINE HAMILTON
9008 EAST DR
AUSTIN TX 78753-5112

38143.96
X .15
5721.59 TAX DUE

ALFRED HAMILTON
Coverage ID: UA7722948
UA8497367
UA8497368

Dear Mrs. Hamilton:

We were very sorry to learn of your husband's death. Mutual of Omaha wants to provide all the help we can at this time. We hope the enclosed brochure on "Grief and Healing" is found helpful.

The enclosed Life Insurance Claim Statement form is being provided for completion by the beneficiary. The form must be completed and signed by the beneficiary, then sent to United of Omaha with a certified death certificate. It is important that the claim form be signed in the same manner as the beneficiary would sign a check.

Please give special attention to the Notice enclosed with the claim form concerning possible federal income tax withholding. This notice is to be signed and returned unless a portion of the proceeds is to be withheld. The total cash value for all 3 annuities is \$314,897.42 and of this amount \$38,143.96 is taxable income to you.

As a service to beneficiaries, United of Omaha provides our Total Access Benefits Service which is an interest-earning account with check writing privileges, and will be provided to the beneficiary at no cost. The beneficiary will receive a supply of personalized checks to use for withdrawals of \$250 or more. A regular monthly statement of the account will also be provided. This will show the account balance and a record of transactions. Please take a few moments to review the enclosed information on the Total Access Benefits Service before the claim form is completed.

The claim will be given our prompt attention. If we need to provide additional instructions, further correspondence will be sent shortly. If you have any questions about the policy, or the claim process, please don't hesitate to contact us at 1-800-646-7592. We will be glad to answer any questions or help in any way we can.

Sincerely,

Clara Lange

Clara Lange
Individual Retirement Plan Services
Retirement Plans Division

Enc.

CORRECTED (if checked)

PAYER'S name, street address, city, state and ZIP code STATE OF TEXAS DEFERRED COMPENSATION C/O JEFFERSON NATIONAL LIFE INS. CO. 9920 CORPORATE CAMPUS DRIVE, SUITE 1000 LOUISVILLE, KY 40223 866-667-0561		1 Gross distribution \$8,234.52	OMB No. 1545-0119	2003 FORM 1099-R	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
		2a Taxable amount \$8,234.52			
PAYER'S Federal identification number 35-1802779		RECIPIENT'S identification number 458-24-4617		2b Taxable amount not determined <input type="checkbox"/> Total distribution <input type="checkbox"/>	Copy C For Recipients Records This information is being furnished to the Internal Revenue Service.
RECIPIENT'S name, street address (including apt. no), city, St. and ZIP code ALFRED HAMILTON RT 2 BOX 319 YOAKUM, TX 77995		3 Capital gain (included in box 2a)	4 Federal income tax withheld		
		5 Employee contributions or ins. premiums	6 Net unrealized appreciation in employer's securities		
		7 Distribution code(s) 7	IRA/SEP/SIMPLE <input type="checkbox"/>	8 Other %	
		9a Your percentage of total distribution %	9b Total employee contributions		
Account number (optional) SS003715		10 State tax withheld \$0.00	11 State/Payers state no. TX/	12 State distribution \$8,234.52	2001 JAN 7 PM 7:49
		13 Local tax withheld \$0.00	14 Name of locality	15 Local distribution \$0.00	

Form 1099-R

Department of the Treasury-Internal Revenue Service

CORRECTED (if checked)

PAYER'S name, street address, city, state and ZIP code STATE OF TEXAS DEFERRED COMPENSATION C/O JEFFERSON NATIONAL LIFE INS. CO. 9920 CORPORATE CAMPUS DRIVE, SUITE 1000 LOUISVILLE, KY 40223 866-667-0561		1 Gross distribution \$8,234.52	OMB No. 1545-0119	2003 FORM 1099-R	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
		2a Taxable amount \$8,234.52			
PAYER'S Federal identification number 35-1802779		RECIPIENT'S identification number 458-24-4617		2b Taxable amount not determined <input type="checkbox"/> Total distribution <input type="checkbox"/>	Copy B Report this income on your Federal tax return. If this form shows Federal income tax withheld in box 4, attach this copy to your return. This information is being furnished to the Internal Revenue Service.
RECIPIENT'S name, street address (including apt. no), city, St. and ZIP code ALFRED HAMILTON RT 2 BOX 319 YOAKUM, TX 77995		3 Capital gain (included in box 2a)	4 Federal income tax withheld		
		5 Employee contributions or ins. premiums	6 Net unrealized appreciation in employer's securities		
		7 Distribution code(s) 7	IRA/SEP/SIMPLE <input type="checkbox"/>	8 Other %	
		9a Your percentage of total distribution %	9b Total employee contributions		
Account number (optional) SS003715		10 State tax withheld \$0.00	11 State/Payers state no. TX/	12 State distribution \$8,234.52	
		13 Local tax withheld \$0.00	14 Name of locality	15 Local distribution \$0.00	

Form 1099-R

Department of the Treasury-Internal Revenue Service

CORRECTED (if checked)

PAYER'S name, street address, city, state and ZIP code STATE OF TEXAS DEFERRED COMPENSATION C/O JEFFERSON NATIONAL LIFE INS. CO. 9920 CORPORATE CAMPUS DRIVE, SUITE 1000 LOUISVILLE, KY 40223 866-667-0561		1 Gross distribution \$8,234.52	OMB No. 1545-0119	2003 FORM 1099-R	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
		2a Taxable amount \$8,234.52			
PAYER'S Federal identification number 35-1802779		RECIPIENT'S identification number 458-24-4617		2b Taxable amount not determined <input type="checkbox"/> Total distribution <input type="checkbox"/>	Copy 2 File this copy with your state, city, or local income tax return, when required.
RECIPIENT'S name, street address (including apt. no), city, St. and ZIP code ALFRED HAMILTON RT 2 BOX 319 YOAKUM, TX 77995		3 Capital gain (included in box 2a)	4 Federal income tax withheld		
		5 Employee contributions or ins. premiums	6 Net unrealized appreciation in employer's securities		
		7 Distribution code(s) 7	IRA/SEP/SIMPLE <input type="checkbox"/>	8 Other %	
		9a Your percentage of total distribution %	9b Total employee contributions		
Account number (optional) SS003715		10 State tax withheld \$0.00	11 State/Payers state no. TX/	12 State distribution \$8,234.52	
		13 Local tax withheld \$0.00	14 Name of locality	15 Local distribution \$0.00	

Form 1099-R

Department of the Treasury-Internal Revenue Service

1099-R Instructions for Recipient

Generally, distributions from pensions, annuities, profit-sharing and retirement plans (including section 457 state and local government plans), IRAs, insurance contracts, etc., are reported to recipients on Form 1099-R.

Qualified plans. If your annuity starting date is after 1997, you must use the simplified method to figure your taxable amount if your payer did not show the taxable amount in box 2a. See **Pub. 575**, Pension and Annuity Income.

IRAs. For distributions from a traditional individual retirement arrangement (IRA), simplified employee pension (SEP), or savings incentive match plan for employees (SIMPLE), generally the payer is not required to compute the taxable amount. Therefore, the amounts in boxes 1 and 2a will be the same most of the time. See the Form 1040 or 1040A instructions to determine the taxable amount. If you are at least age 70 1/2, you must take minimum distributions from your IRA (other than a Roth IRA). If you do not, you may be subject to a 50% excise tax on the amount that should have been distributed. See **Pub. 590**, Individual Retirement Arrangements (IRAs), and **Pub. 560**, Retirement Plans for Small Business (SEP, SIMPLE, and Qualified Plans), for more information on IRAs.

Roth IRAs. For distributions from a Roth IRA, generally the payer is not required to compute the taxable amount. You must compute any taxable amount on **Form 8606**, Nondeductible IRAs. An amount shown in box 2a may be taxable earnings on an excess contribution.

Loans treated as distributions. If you borrow money from a qualified plan, tax-sheltered annuity, or government plan, you may have to treat the loan as a distribution and include all or part of the amount borrowed in your income. There are exceptions to this rule. If your loan is taxable, Code L will be shown in box 7. See **Pub. 575**.

Box 1. Shows the total amount you received this year. The amount may have been a direct rollover, a transfer or conversion to a Roth IRA, a recharacterized IRA contribution; or you may have received it as periodic payments, as nonperiodic payments, or as a total distribution. Report the amount on Form 1040 or 1040A on the line for "IRA distributions" or "Pensions and annuities" (or the line for "Taxable amount"), and on Form 8606, whichever applies. However, if this is a lump-sum distribution, report it on **Form 4972**, Tax on Lump-Sum Distribution. If you have not reached minimum retirement age, report your disability payments on the line for "Wages, salaries, tips, etc." Also report on that line corrective distributions of excess deferrals, excess contributions, or excess aggregate contributions.

If a life insurance, annuity, or endowment contract was transferred tax free to another trustee or contract issuer, an amount will be shown in this box and Code 6 will be shown in box 7. You need not report this on your tax return.

Box 2a. This part of the distribution is generally taxable. If there is no entry in this box, the payer may not have all the facts needed to figure the taxable amount. In that case, the first box in box 2b should be checked. You may want to get one of the following publications from the IRS to help you figure the taxable amount: **Pub. 560**, **Pub. 571**, Tax-Sheltered Annuity Plans (403(b) Plans) for Employees of Public Schools and Certain Tax-Exempt Organizations, **Pub. 575**, **Pub. 590**, **Pub. 721**, Tax Guide to U.S. Civil Service Retirement Benefits, or **Pub. 939**, General Rule for Pensions and Annuities. For an IRA distribution, see **IRAs** and **Roth IRAs** above. For a direct rollover, zero should be shown, and you must enter zero (-0-) on the "Taxable amount" line of your tax return.

If this is a total distribution from a qualified plan (other than an IRA or tax-sheltered annuity) and you were born before January 2, 1936 (or you are the beneficiary of someone born before January 2, 1936), you may be eligible for the 10-year tax option. See the **Instructions for Form 4972** for more information.

Box 2b. If the first checkbox is checked, the payer was unable to determine the taxable amount, and box 2a should be blank. However, if this is a traditional IRA, SEP, or SIMPLE distribution, then see **IRAs** above. If the second box is checked, the distribution was a total distribution that closed out your account.

Box 3. If you received a lump sum distribution from a qualified plan and were born before January 2, 1936 (or you are the beneficiary of someone born before January 2, 1936), you may be able to elect to treat this amount as a capital gain on Form 4972 (not on Schedule D (Form 1040)). See the **Instructions for Form 4972**. For a charitable gift annuity, report as a long-term capital gain on Schedule D (Form 1040).

Box 4. This is the amount of Federal income tax withheld. **Include this on your income tax return as tax withheld, and if box 4 shows an amount (other than zero), attach Copy B**

to your return. Generally, if you will receive payments next year that are not eligible rollover distributions, you can change your withholding or elect not to have income tax withheld by giving the payer **Form W-4P**, Withholding Certificate for Pension or Annuity Payments.

Box 5. Generally, this shows the employee's investment in the contract (after-tax contributions), if any, recovered tax free this year; the part of premiums paid on commercial annuities or insurance contracts recovered tax free; or the nontaxable part of a charitable gift annuity. This box does not show any IRA contributions.

Box 6. If you received a lump-sum distribution from a qualified plan that includes securities of the employer's company, the net unrealized appreciation (NUA) (any increase in value of such securities while in the trust) is taxed only when you sell the securities unless you choose to include it in your gross income this year. See **Pub. 575** and the **Instructions for Form 4972**. If you did not receive a lump-sum distribution, the amount shown is the NUA attributable to employee contributions, which is not taxed until you sell the securities.

Box 7. The following codes identify the distribution you received. 1-Early distribution, no known exception (in most cases, under age 59 1/2). See **Form 5329** Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts. For a rollover to a traditional IRA of the entire taxable part of the distribution, do not file Form 5329. See Form 1040/1040A instructions. 2-Early distribution, exception applies (under age 59 1/2)*. 3-Disability*. 4-Death*. 5-Prohibited transaction. 6-Section 1035 exchange (a tax-free exchange of life insurance, annuity, or endowment contracts). 7-Normal distribution. 8-Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2003. 9-Cost of current life insurance protection (premiums paid by a trustee or custodian for current insurance protection, taxable to you currently). A-May be eligible for 10-year tax option. See Form 4972. D- Excess contributions plus earnings/excess deferrals taxable in 2001. E-Excess annual additions under section 415 and certain excess amounts under section 403(b) plans. Report on Form 1040/1040A on the line for taxable pension or annuity income*. F-Charitable gift annuity. G-Direct rollover to a qualified plan, a tax-sheltered annuity, a governmental 457(b) plan, or an IRA. May also include a transfer from a conduit IRA to a qualified plan.* J-Early distribution from a Roth IRA, no known exception (in most cases, under age 59 1/2). Report on Forms 1040 and 8606 and see Form 5329. L-Loans treated as distributions. N-Recharacterized IRA contribution made for 2003 and recharacterized in 2003. Report on 2003 Form 1040/1040A and Form 8606, if applicable. P-Excess contributions plus earnings/excess deferrals taxable in 2002. Q-Roth IRA qualified distribution. You are age 59 1/2 or over and meet the 5-year holding period for a Roth IRA. See the Form 1040/1040A instructions.* R-Recharacterized IRA contribution made for 2002 and recharacterized in 2003. Report on 2002 Form 1040/1040A and form 8606, if applicable. S-Early distribution from a SIMPLE IRA in first 2 years, no known exception (under age 59 1/2). May be subject to an additional 25% tax. See Form 5329. T-Roth IRA distribution, exception applies. You are either age 59 1/2 or over or an exception (code 3 or 4) applies. See the Form 1040/1040A instructions.

If the IRA/SEP/SIMPLE box is checked, you have received a traditional IRA, SEP, or SIMPLE distribution.

Box 8. If you received an annuity contract as part of a distribution, the value of the contract is shown. It is not taxable when you receive it and should not be included in boxes 1 and 2a. When you receive periodic payments from the annuity contract, they are taxable at that time. If the distribution is made to more than one person, the percentage of the annuity contract distributed to you is also shown. You will need this information if you use the 10-year tax option (Form 4972).

Box 9a. If a total distribution was made to more than one person, the percentage you received is shown.

Box 9b. For a life annuity from a qualified plan or from a tax-sheltered annuity (with after-tax contributions), an amount may be shown for the employee's total investment in the contract. It is used to compute the taxable part of the distribution. See **Pub. 575**.

Boxes 10-15. If state or local income tax was withheld from the distribution, these boxes may be completed. Boxes 12 and 15 may show the part of the distribution subject to state and/or local tax.

*You are not required to file Form 5329.


JEFFERSON NATIONAL[®]

JEFFERSON NATIONAL LIFE INSURANCE COMPANY
9920 Corporate Campus Drive #1000
Louisville, Kentucky 40223
T: 866-667-0561 ♦ F: 866-667-0563

2004 JUN 7 AM 7 49

May 24, 2004

Alfred Hamilton
Rt. 2 Box 319
Yoakum, TX 77995

Dear Mr. Hamilton,

Enclosed with this letter is a corrected 2003 1099R. While we were in the process of preparing the 2003 1099s to be transmitted to the IRS we discovered you had received two 1099Rs issued from two different payers. We have combined these 1099Rs and reissued you a single 2003 1099R with the correct payer information and dollar amounts. We are required by IRS guidelines to correct any erroneous information contained on a tax form at the time of discovery.

Please accept our apologies for any difficulty this may cause you. Keep this letter with your 2003 tax records.

If you have questions please call our customer service department at 1-866-667-0561.

Sincerely,

Annuity Services



**EMPLOYEES
RETIREMENT
SYSTEM OF TEXAS**

SHEILA W. BECKETT
EXECUTIVE DIRECTOR

June 25, 2004

Mrs. Maurine P. Hamilton
9008 East Drive
Austin, TX 78753-5112

RE: Alfred Hamilton, Deceased
458-24-4617-S

Dear Mrs. Hamilton:

The Employees Retirement System of Texas (ERS) extends condolences to the family of Alfred Hamilton. To better serve the survivors of the deceased, information is presented in outline form. **Please read each section carefully before completing any documents.**

ERS BENEFITS:

- All annuity payments ceased upon the death of the annuitant.
- The following ERS benefits are payable to Maurine P. Hamilton:
 - ◆ A lump sum death benefit in the amount of \$5,000.00. This is not life insurance proceeds but rather a benefit paid by the State of Texas.

INSURANCE BENEFITS TO BE PAID:

- Life insurance proceeds payable to Maurine P. Hamilton in the amount of \$2,500.00. This benefit is paid by Fort Dearborn Life Insurance Company (FDL); however, the claim is submitted through the **ERS**.

HOW TO FILE A CLAIM FOR ERS BENEFITS:

Before payments can be made the following documents (or reimbursements, if applicable) must be presented to ERS. Failure to submit the required documents or to properly complete any claim form will result in delay of payments due. Please read all documents carefully.

- **Notice of death was not received in time to cancel any undue annuity payment; therefore, it will be necessary to reimburse ERS for any monies paid for the period following death.** This can be accomplished by submitting a personal check or money order payable to ERS for \$3,783.44 which is the difference between the amount due the estate of the deceased and the amount of the annuity check issued; or you may return any uncashed annuity checks issued for May 2004 and June 2004.

- A **certified** copy of the Death Certificate. Photostatic copies are not acceptable. Please note that only one death certificate is necessary. This certificate will be used for all claim processing including insurance proceeds, **if applicable**.
- Claim for Death Benefit by Surviving Spouse Form, ERS 2.54B.

HOW TO FILE A CLAIM FOR LIFE PROCEEDS:

ERS will forward all claims for life proceeds to Fort Dearborn Life Insurance Company (FDL). Please do not forward any document to FDL unless that company corresponds directly with you.

- FDL Insurance Claim form signed in the presence of a witness.

Questions regarding this account should be directed to the Survivor Benefits Unit of the Customer Benefits Division, Employees Retirement System of Texas. Our telephone number is (512) 867-7711 or you may call our toll free number for Texas residents outside the Austin area only (877) 275-4377. You are encouraged to review the materials and information provided in this letter carefully. Proper completion and submittal of all required reimbursements, forms or documents will assure expeditious processing of benefits and/or payments as outlined above.

Sincerely,



Deborah Kelley
Supervisor, Benefit Programs & Counseling Services
Customer Benefits Division

DK:jh

Enclosure(s)

Notice

The furnishing of this or any other form shall not constitute nor be considered an admission by the Company that there was any insurance in force on the life of the deceased, nor a waiver of any of its rights or defenses. The Company reserves the right to require, as Proofs of Loss, all documentary evidence, in addition to the items listed below, which it may reasonably deem necessary for determining the extent of its liability, if any, and the party or parties entitled to payment.

Any representative of the Company will gladly assist in completing Proofs of Loss, without charge. The Administrative Office will promptly reply to any inquiry with respect to the requirements for filing Proofs of Loss.

Instructions

1. A separate Claim for Death Benefits must be furnished by each person, or legal representative, asserting any claim under the policy.
2. A certified copy of the Death Certificate as officially filed must be submitted. If a death certificate can not be obtained, a Physician's Statement must be furnished, but only one such instrument need be furnished for all policies issued by the Company, and for all claimants under them.
3. An Employer's Statement must be furnished (not required for retiree claims).
4. A newspaper clipping regarding the death and or burial should accompany the Claim for Death Benefits.
5. If a policy is payable to the estate of the insured or his executors or administrators, the Claim for Death Benefits must be signed and furnished by the executor or administrator of the estate, and certified Letters Testamentary or Letters of Administration issued by the court must be furnished. If a temporary administrator furnished a Claim for Death Benefits, it must be accompanied by a certified copy of the order of the court appointing such temporary administrator and expressly authorizing him to collect proceeds of the policy, and the court clerk's certificate on the order must also show that the temporary administrator has duly qualified and given bond and that the order has been recorded in the minutes of the court.
6. If a policy is payable to a minor or a person of unsound mind, the Claim for Death Benefits must be signed and furnished by the legal guardian of the estate of such person and certified Letters of Guardianship issued by the court must be furnished.
7. When a Claim for Death Benefits is made by a person claiming proceeds by virtue of the prior death of a designated beneficiary, a certified copy of the death certificate of the deceased beneficiary must be furnished.
8. The proceeds of this policy are not assignable. Proceeds are paid to the beneficiary or beneficiaries in accordance with the terms of the policy.

SUMMARY OF PAYMENT PROVISIONS

Information provided to the Employees Retirement System of Texas (ERS) is maintained for administration of your benefits. If you have questions about your information, or believe that information provided to ERS may be incorrect, please notify your benefits coordinator or ERS.

A refund from the Plan that is eligible for "rollover" can be taken in two ways. You can have all or any portion of the taxable portion of your refund either 1) PAID IN A "DIRECT ROLLOVER" or 2) PAID TO YOU. A rollover is a payment of your taxable refund to your individual retirement arrangement (IRA) or to another employer plan. This choice will affect the tax you owe.

If you choose a DIRECT ROLLOVER

- The taxable refund will not be taxed in the current year and no income tax will be withheld.
- The taxable refund will be made payable to your IRA.
- The taxable refund cannot be made to your employer plan.
- The taxable refund will be taxed later when you take it out of the IRA.

If you choose to have your Plan benefits PAID TO YOU

- You will receive only 80% of the taxable refund, because the ERS is required to withhold 20% of the taxable refund and send it to the IRS as income tax withholding to be credited against your taxes.
- Your taxable refund will be taxed in the current year unless you roll it over. You may be able to use special tax rules that could reduce the tax you owe. You are not subject to the additional 10% tax even if you receive the refund before age 59 1/2.
- If you want to roll over 100% of the taxable refund to an IRA, you must find other money to replace the 20% that was withheld. If you roll over only the 80% that you received, you will be taxed on the 20% that was withheld and that is not rolled over.

I. PAYMENTS THAT CAN AND CANNOT BE ROLLED OVER

All or some portion of the refund from the Plan may be "eligible rollover distributions." This means that they can be rolled over to an IRA. An eligible rollover distribution is the taxable portion of the refund. This taxable portion includes the total accrued interest in the account and the contributions made after December 31, 1987, if your spouse was a member of the ERS or contributions made after December 31, 1989, if your spouse was a member of JRS-II. The non-taxable portion of the refund is not an eligible rollover distribution and cannot be rolled over. If your spouse was, or would have been, 70 1/2 during the year in which the refund payment is made to you, a certain portion of that payment cannot be rolled over as it is considered a Required Minimum Distribution under the IRS tax code.

II. DIRECT ROLLOVER

You can choose a direct rollover of all or any portion of your refund that is an "eligible rollover distribution," as described above (i.e., the taxable portion of the refund). In a direct rollover, the taxable portion of the refund is paid directly from the Plan to an IRA. If you choose a direct rollover, you are not taxed on a payment until you later take it out of the IRA.

Direct Rollover to an IRA. You can open an IRA to receive the direct rollover. (The term "IRA," as used in this notice, includes individual retirement accounts and individual retirement annuities.) If you choose to have your payment made directly to an IRA, contact an IRA sponsor (usually a financial institution) to find out how to have your payment made in a direct rollover to an IRA at that institution. If you are unsure of how to invest your money, you can temporarily establish an IRA to receive the payment. However, in choosing an IRA, you may wish to consider whether the IRA you choose will allow you to move all or a part of your payment to another IRA at a later date, without penalties or other limitations. See IRS Publication 590, Individual Retirement Arrangements, for more information on IRAs (including limits on how often you can roll over between IRAs).

Direct Rollover to a Plan. This payment is not eligible to be rolled over to your employer plan.

III. PAYMENT PAID TO YOU

If you have the taxable refund made to you, it is subject to 20% income tax withholding. The payment is taxed in the year you receive it unless, within 60 days, you roll it over to an IRA. If you do not roll it over, special tax rules may apply.

Mandatory Income Tax Withholding. The Plan is required by law to withhold 20% of the taxable portion of the refund. This amount is sent to the IRS as income tax withholding. For example, if your taxable refund is \$10,000, only \$8,000 will be paid to you because the Plan must withhold \$2,000 as income tax. However, when you prepare your income tax return for the year, you will report the full \$10,000 as a payment from the Plan. You will report the \$2,000 as tax withheld, and it will be credited against any income tax you owe for the year.

Sixty-day Rollover Option. If you have the taxable refund paid to you, you can still decide to roll over all or part of it to an IRA. If you decide to roll over, you must make the rollover within 60 days after you receive the payment. The portion of your refund that is rolled over will not be taxed until you take it out of the IRA.

You can roll over up to 100% of your taxable refund, including an amount equal to the 20% that was withheld. If you choose to roll over 100%, you must find other money within the 60-day period to contribute to the IRA to replace the 20% that was withheld. On the other hand, if you roll over only the 80% that you received, you will be taxed on the 20% that was withheld.

Example: The taxable portion of the refund is \$10,000, and you choose to have it paid to you. You will receive \$8,000, and \$2,000 will be sent to the IRS as income tax withholding. Within 60 days after receiving the \$8,000, you may roll over the entire \$10,000 to an IRA. To do this, you roll over the \$8,000 you received from the Plan, and you will have to find \$2,000 from other sources (your savings, a loan, etc.). In this case, the entire \$10,000 is not taxed until you take it out of the IRA. If you roll over the entire \$10,000, when you file your income tax return you may get a refund of the \$2,000 withheld.

If, on the other hand, you roll over only \$8,000, the \$2,000 you did not roll over is taxed in the year it was withheld. When you file your income tax return you may get a refund of part of the \$2,000 withheld. (However, any refund is likely to be larger if you roll over the entire \$10,000.)

Special Tax Treatment. If the taxable portion of the refund is not rolled over, it will be taxed in the year you receive it. However, if it qualifies as a "lump sum distribution," it may be eligible for special tax treatment. A lump sum distribution is a payment, within one year, of the entire balance under the Plan (and certain other similar plans of the employer) that is payable to you because you have reached age 59 1/2 or have separated from service with your employer. If you receive a payment because of the employee's death, you may be able to treat the payment as a lump sum distribution if the employee met the appropriate age requirements, whether or not the employee had 5 years of participation in the Plan.

Five-Year Averaging. If you receive a lump sum distribution after you are age 59 1/2, you may be able to make a one-time election to figure the tax on the payment by using "5-year averaging." Five-year averaging often reduces the tax you owe because it treats the payment much as if it were paid over 5 years.

Ten-Year Averaging If You Were Born Before January 1, 1936. If you receive a lump sum distribution and you were born before January 1, 1936, you can make a one-time election to figure the tax on the payment by using "10-year averaging" (using 1986 tax rates) instead of 5-year averaging (using current tax rates). Like the 5-year averaging rules, 10-year averaging often reduces the tax you owe.


Capital Gain Treatment If You Were Born Before January 1, 1936. In addition, if you receive a lump sum distribution and you were born before January 1, 1936, you may elect to have the part of your payment that is attributable to your pre-1974 participation in the Plan (if any) taxed as long-term capital gain at a rate of 20%.

There are other limits on the special tax treatment for lump sum distributions. For example, you can generally elect this special tax treatment only once in your lifetime, and the election applies to all lump sum distributions that you receive in that same year. If you have previously rolled over a taxable refund from the Plan (or certain other similar plans of the employer), you cannot use this special tax treatment for later refunds from the Plan. If you roll over your taxable refund to an IRA, you will not be able to use this special tax treatment for later payments from the IRA. Also, if you roll over only a portion of your taxable refund to an IRA, this special tax treatment is not available for the rest of the taxable refund. Additional restrictions are described in IRS Form 4972, which has more information on lump sum distributions and how you elect the special tax treatment.

HOW TO OBTAIN ADDITIONAL INFORMATION

This notice summarizes only the federal (not state or local) tax rules that might apply to your payment. The rules described above are complex and contain many conditions and exceptions that are not included in this notice. Therefore, you may want to consult with a professional tax advisor before you take a payment of your benefits from the Plan. Also, you can find more specific information on the tax treatment of payments from qualified retirement plans in IRS Publication 575, Pension and Annuity Income, and IRS Publication 590, Individual Retirement Arrangements. These publications are available from your local IRS office or by calling 1-800-TAX-FORMS.

OPPOSITE IS THE CLAIM FORM TO BE COMPLETED BY THE SURVIVING SPOUSE.

SEPARATE HERE 
and Keep For Your Records



Davila Buschhorn
& Associates, P. C.

Daniel Davila III
MPA, CPA • PFS

512-258-6637
Fax 512-258-7699
danny@dbtxcpa.com

7207 McNeil Dr • Austin, Texas 78729-7610

Your Future, Our Business

1300 S. Mopac Expressway
Austin, TX 78746

DAN NUMBER: 0000806304

Form 1099-R

Control Number: RET1232312

PAVER'S name, street address, city, state, and ZIP code: DEFENSE FINANCE AND ACCOUNTING SERVICE, US MILITARY RETIREMENT PAY, PO BOX 7130, LONDON KY 40742-7130

RECIPIENT'S Federal identification number: 34-0727612

RECIPIENT'S identification number: 458-24-4617

PAVER'S name, address and ZIP code: ALFRED HAMILTON, 580 CO RD 329, YOAKUM TX 77995-0000

1	Gross distribution	\$ 72180.00
2a	Taxable amount	\$ 72180.00
2b	Total distribution	\$ 72180.00

Form 1099-R

OMB No. 1545-0119

2003

File this copy with your state, city, or local income tax return, when required.

4 Federal income tax withheld \$ 10471.37

7 Distribution code 7

9 Your percentage of total distribution %

10 State income tax withheld \$

11 State/Payer's state number

RET1232312

12/10/03

12/10/03

Department of the Treasury-Internal Revenue Service

THANK YOU FOR PAYING YOUR PROPERTY TAXES TO THE TAXING UNITS BELOW FOR:

PROPERTY TAX RECEIPT

NELDA WELLS SPEARS
TAX COLLECTOR
5601 AIRPORT BLVD.
P.O. BOX 1748
AUSTIN, TX 78767

AUSTIN ISD
CITY OF AUSTIN (TRAV)

TAXING UNIT: 2003

TAXING UNIT	TAXABLE VALUE	TAX RATE	AMOUNT PAID	PERCENT
AUSTIN ISD	52,415	1.613700	93.15	20.84 %
CITY OF AUSTIN (TRAV)	51,415	0.492800	253.37	56.67 %

FIRST CLASS MAIL
PAID
TRAVIS TAX

STATE OF TEXAS
County of Travis
ear to insure that taxes are paid.
AID IN FULL.

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return.

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Alfred & Maurine
Hamilton

2003 - Form 1040



CERTIFIED PUBLIC
ACCOUNTANTS &
FINANCIAL CONSULTANTS