# Alfred & Maurine Hamilton

2003 - Form1040



CERTIFIED PUBLIC ACCOUNTANTS & FINANCIAL CONSULTANTS

Control Number RET1232312	1		ORRECTED (I	f checked)	12/	10/03
PAYER'S name, street address, city, state, DEFENSE FINANCE AND US MILITARY RETIREM PO BOX 7130 LONDON KY 40742-713	\$ 72180.00  2a Taxable amount \$ 72180.00		OMBNo. 1545-0119	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance		
PAYER'S Federal identification number 34-0727612	RECIPIENT'S identification number 458-24-4617	2b Total distribution		Form 1099-R		Contracts, etc.
RECIPIENT'S name, address and ZIP code		4 Federal incom	ne tax withheld	7 Distribution code		Copy 2
ALFRED HAMILTON 580 CO RD 329 YOAKUM TX 77995-0000		\$	10471.37	7		File this copy with your
		9 Your percentage of total distribution			%	state, city, or local income
		10 State income tax withheld		11 State/Payer's state number		tax return, when required.
		RETIRED	- 1	01012003-12	2312003	

Form 1099-R

Department of the Treasury-Internal Revenue Service

PAYER'S name, street address, city YOAKUM NATION	, state, ZIP code, and telephone no.	Calendar year 2003		Interest Income
301 W GRAND AVE P O BOX 777 YOAKUM, TX 77995 (361) 293-5225		5 Investment expenses	PAYER'S 1 74-099707	Copy B For Recipient (Keep for your record
		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 appropri State officials. If you are required to file a return, a negligence penalty or other sanction will be impos on you if this income is taxable and the IRS determines that it has not been reported.	
Recipient's identification number	6 Foreign tax paid	Account Number / Type	1 Interest income not included in box 3	2 Early withdrawal penalty 4 Fed. income tax with
458-24-4617 Interest on U.S. Savings Bonds and Treas, obligations Recipient's name, address and ZIP ALFRED HAMILT OR ALAN LYLE 580 CR 329 YOAKUM	code	1617513 DDA	616.89	
		TOTALS ►	616.89	
orm 1099-INT		CORREC	TED (if checke	nd) int of the Treasury - Internal Revenue Se

PAYER'S name, street address, city, state, ZIP code, and telephone no.  YOAKUM NATIONAL BANK 301 W GRAND AVE P D BDX 777 YOAKUM, TX 77995 (361) 293-5225		Calendar year 2003			est Income
		5 Investment expenses	PAYER'S I 74-099707	For Recipient eep for your records.) 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 appr State officials. If you are required to file a return, a negligence penalty or other sanction will be in on you if this income is taxable and the IRS determines that it has not been reported.		
Recipient's identification number 6 Foreign tax paid	Acco	unt Number / Type	1 Interest income not included in box 3	2 Early withdrawal penalty	4 Fed. income tax withheld
3 Interest on U.S. Savings Bonds and Treas, obligations  Recipient's name, address and ZIP code  MAURINE P HAMILTON POD SYLVIA L HAMILTON P902 CHILDRESS DR AUSTIN TX 78753		1617896 DDA	110.19		
		TOTALS ►	110.19		
form 1099-INT			TED (if checke	Control of the contro	nternal Revenue Servic

BANK OF AMERICA N.A.

1422 E. GRAYSUN P.U.BOX 8000
SAN ANTUNIU. TX 78286-8000

94-1687665

00 7475898198

910.83

· 60 - 4 - · 00

458244617

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

INTEREST INCOME

910.63

建二,极。

DO - DEMAND DEPOSIT - CHECKING

SV - SAVINGS

CD - CERTIFICATE OF DEPOSIT

PHONE 210-978-5000

1

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.

PRESORTED FIRST CLASS



U.S. POSTAGE 0 0,00:

H METER 701613

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.

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
HINER ISD	2003	1.5000	14207	428.10	-8.56	0.00	28,540	419.54
						H		
				Propert	y Description		Date Paid	Total Paid
HAMILTON ALFRED &		INE P (		rop: R29111 XR			11/10/2003	419.5
TRUSTEES LIFE ESTA	TE		A	0410 PATRICK SC	Y, ACRES 39.7	0	Operator	Batch
9902 CHILDRESS DR AUSTIN,TX 78753-4332		1				KJU	11/10/03	
A0511N,1X /0/55-4	Nobility III 70733 4332					Payment Method		
PAID BY HAMILTON ALFRED &	MAURII	NE P		5			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

**JENT** 



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

2003 TAXING UNIT AUSTIN ISD CITY OF AUSTIN (TRAV) TRAVIS COUNTY

ACC (TRAVIS)

TAXABLE VALUE TAX RATE 52,415 1 613700 93.15 0.492800 253.37 51.415 16,932 0.491800 P3.27 22,415 0-077100 17.28

20.84 % 56.67 % 18.63 % 3.87 ₺

PERCENT

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

10/27/2003

TOTAL PAID:

447.07

Harliolden bland alalahalla dalla da

ON THE PROPERTY DESCRIBED AS:

LOT 1 BLK Q WINDSOR VILLAGE

BILLING #:

PARCEL #:

PAYMENT FOR:

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

02392302160000 12/31/2003

118478

TX 78753-4332

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

REMARKS:

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

Hardladdaddaddaddaddadfadddadddadddad

PROPERTY DESCRIPTION

CHILDRESS DR

009902

00000

LOT 1 BLK Q WINDSOR VILLAGE

> PARCEL NUMBER 02392302160000 DUE DATE TOTAL DUE 01/31/2004 447.07

### **NELDA WELLS SPEARS**

TAX COLLECTOR 5601 AIRPORT BLVD. P.O. BOX 1748 **AUSTIN, TX 78767** 



FIRST CLASS MAIL U S.POSTAGE PAID TRAVIS TAX

PERCENT

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

TAXING UNIT

2003

TAXABLE VALUE TAX RATE

AMOUNT PAID

20.84 %

CITY OF AUSTIN (TRAV) TRAVIS COUNTY ACC (TRAVIS)

52,415 1 613700 51.415 0.492800 16.932 0.491800 22,415 0.077100

253.37 83.27 17.28

56.67 % 18.63 % 3.87 %

TOTAL PAID:

447.07

ON THE PROPERTY DESCRIBED AS:

WINDSOR VILLAGE

48 5-DIGIT 78753 HAMILTON MAURINE P TRUST ALFRED & MAURINE P HAMILTON 48

REVOCABLE LIVING TRUST 9902 CHILDRESS DR

AUSTIN

TX 78753-4332

BILLING #:

PARCEL #: PAYMENT FOR:

118479 02392392160000 12/31/2003

Haalladaladaladadadladladdlaaddlaaaddlad

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:

HOMESTEAD/SENIOR

S

12/28/03 447. 07

LOT 1 BLK Q WINDSOR VILLAGE

THIS IS YOUR 2003	PROPERTY TAX NOTICE.	THE APPRAISED	VALUE IS:	102,	415
TAXES DUE TAXING UNIT	2 EXEMPTION AMOUNTS	NET TAXABLE VALUE	4 TAX RATE PER \$100	TAX AMOUNT	EXEMPTIONS
AUSTIN ISD CITY OF AUSTIN (TRAV) TRAVIS COUNTY ACC (TRAVIS)	50,000 51,000 85,483 KEEP 80,000 FOR YOUR	52,415 51,415 16,932 P (22,415) RECORI	1.6137 .4928 .4918 N.0771	93.15 253.37 83.27 17.28	S BILLING NO.  118478  PROPERTY
					REAL PERS.
			DRESS DR	O09902	0

REMARKS:

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

Bartlaldaddadlalalalladladladlaadlaadla

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

Box 1. Name ALFRED HAMILTON	a son-est abet a coupe us les base dessaons so		s Social Security Number 24-4617
Box 3. Benefits Paid in 2003 \$21,560.40	Box 4. Benefits Repair		Box 5. Net Benefits for 2003 (Box 3 minus Box 4) \$21,560.40
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		DES	NONE
		Box 6. Voluntary F	Federal Income Tax Withheld NONE
A Enter the too tenant force to service the service to the entertaint of the enterta		ALFRED HAMI 9902 CHILDRE AUSTIN TX 787	SS DR
evidoras en 1999, son proseso el paración como local acele acen- participa una son money acen-		Box 8. Claim Num	nber (Use this number if you need to contact SSA.) 458-24-4617A

# 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	В	
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		7 4
deductions), or exemptions	С	
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-SM (1-2004) See the Social Security Benefit S

See the Social Security Benefit Statement on the Reverse  $\blacksquare$ 

# FORM SSA-1099 - SOCIAL SECURITY BENEFIT STATEMENT

Box 1. Name MAURINE P HAMILTON	a count in the Lary	Box 2. Beneficiary' 459-2	s Social Security Number 20-2593
Box 3. Benefits Paid in 2003 \$11,420.40	Box 4. Benefits Repai		Box 5. Net Benefits for 2003 (Box 3 minus Box 4, \$11,420.40
Paid by check or direct deposit Medicare premiums deducted from your benefit Total Additions Benefits for 2003	\$10,716.00 \$704.40 \$11,420.40 \$11,420.40	DES	CRIPTION OF AMOUNT IN BOX 4 NONE
For of Joy Scott security reports over the scott of the about some man is, design, gird line if stone is see a Secured.		Box 6. Voluntary Fe	ederal Income Tax Withheld NONE
A South one total amount from 1  2 South one-total of total amount of South your burst income ten of allocation and or less one of total witness decaycage outlier one of total or total amount of dates and had assured brigger of south and total or or or or or		Box 7. Address MAURINE P HA 9902 CHILDRES AUSTIN TX 787	SS DR
THE SOUR BECOME BOOK A	with most have to a source of the control of the co	Box 8. Claim Numb	ber (Use this number if you need to contact SSA.) 459-20-2593A

Form SSA-1099-SM (1-2004)



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

	CORR	EC.	TED (if checked)		
GUARANTY RESIDENTIAL LENDING, INC. 1300 S. MOPAC EXPRESSWAY AUSTIN TX 78746 1-800-964-9420		may Lim and sec you the actu	aution: The amount shown y not be fully deductible by you. its based on the loan amount the cost and value of the ured property may apply. Also, may only deduct interest to extent it was incurred by you, ally paid by you, and not inbursed by another person.	OMB No. 1545-0901 2003 Form 1098	Mortgage Interest Statement
RECIPIENT'S Federal identification no.	PAYER'S social security number	1	Mortgage interest receive	d from payer(s)/borrower(s)*	Сору В
74-1878850	459-20-2593	\$		59.03	For Payer
M P HAMILTON 9902 CHILDRESS DR			Points paid on purchase (Box 2 on back.)	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	
Account number (optional)  OOO0806304		3 Refund of overpaid interest (See <b>Box 3</b> on back.) \$			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
			one to provide the con- cine as a second of the con- education. Such as the con-	And Alexandra and Armania Selected Masser of March Services Selected masser or accommoder	interest or for these points or because you did not report this refund of interest on your return.

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		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 Pay	ment Due Date	04/01/03
Interest Shortage Paid	.00			
Late Charges	.00			
2003 Net Int. Reported to IRS	59.03			

# 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		
	S	Social Security No.			Taxpayer I.D. No. (TIN)
Co-Borrower	<u> </u>		OR		
	S	ocial Security No.			Taxpayer I.D. No. (TIN)
CERTIFICATION - Under the	penalties of perju	ry, I certify that the informa	tion provided on this	form is true,	correct and complete.
Borrower	Signatu	ro	_		Date
	Olgilata	16			Date
Co-Borrower					
	Signatu	re			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. [] FHA 2. [] FmHA 3. [] Conv. Unins 4. [] VA 5. [] Conv. Ins				
		6. Escrow Number: 03-56457-RD	7. LOAN N 11156	lumber: 9		
Total Course was a roll of control may		8. MORTGAGE INSURANCE NUMBER:				
NOTE: THIS FORM IS FURNISHED TO GIVE YOU A STAITEMS MARKED "(P.O.C.)" WERE PAID OUTSIDE OF THE	TEMENT OF THE ACT CLOSING: THEY ARE	UAL SETTLEMENT COSTS. AMOUNTS PA	ID TO AND BY THE SETTLEN POSES AND ARE NOT INCLU	MENT AGENT ARE SHOWN. DED IN THE TOTALS.		
D. NAME OF BORROWER: JUAN J BARRERA 9862 CHILDRESS DRIVE AUSTIN, TX 78753	E. NAME OF SEL ALFRED AND TRUST TX	LER: MAUREEN P HAMILTON FAMILY	F. NAME OF LENDER: Banco Popular North America 9600 Longpoint, Suite 200 Houston, TX			
G. PROPERTY LOCATION: 9862 CHILDRESS DRIVE AUSTIN, TX 78753 H. SETTLE Fidelity N		AGENT: al Title Insurance Company		I. SETTLEMENT DATE: 03/31/2003		
LOT 5 BLK Q WINDSOR VILLAGE TRAVIS COUNTY, TX	PLACE OF SETTLEMENT: 8240 N. Mopac, Suite 100 Austin, TX 78759			Con The State of t		
J. SUMMARY OF BORROWER'S TRANSACTION	NC	K. SUMMARY OF SELLE	D'C TRANCACTIONS			

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.	Les des de la company
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 BO	RROWER	500. REDUCTIONS IN AMOUNT DUE TO SELL	:R
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.	Feet.	508.	
209.		509.	
1141 Pedragement Feater G7Cq n c18 to 1 CE			
TED Essens Res			
1939			
			***************************************
13.18			
		3	
Adjustments: Items Unpaid by Seller		Adjustments: Items Unpaid by Seller	
210. City/Town taxes		510. City/Town Taxes	

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

II. SETTLEMENT DATE: 03/31/2003

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

J. SUMMARY OF BORROWER'S TRANSACTIONS 100 GROSS AMOUNT DUE FROM BORROWER		K. SUMMARY OF SELLER'S TRANSACTIONS 400. GROSS AMOUNT DUE TO SELLER	
101. Total Consideration	99,999.00	401, Total Consideration	00.000.00
102. Personal Property	99,999.00	402. Personal Property	99,999.00
103. Settlement charges to borrower (line 1400)	1,417.80	403.	
104.	1,417.00	404.	
105.		405.	
Adjustments: Items Paid by Seller in Advance	1	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.	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	412.	
113.		413.	
114.			
115.		414.	
116.		415.	
117.		416. 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 BO		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.	
THE RESERVE AND ADDRESS OF THE PARTY OF THE			
			TO ME
1 5 2			
	<b>-</b>		
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 04/02/03	559.52	511. County Taxes fr 01/01/03 to 04/02/03	559.52
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	1,00
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	96,108.52	520. Total Reductions in Amount Due Seller	13,937.27
300. CASH AT SETTLEMENT FROM/TO BORROWER	1	BOO. CASH AT SETTLEMENT FROM/TO SELLER	
301. Gross amount due from borrower (line 120)	101,416.80	601. Gross amount due to seller (line 420)	99,999.00
302. Less amounts paid by/for borrower (line 220)	96,108.52	602. Less reduction in amount due seller (In 520)	13,937.27
Land In the Control of the Control o		603. CASH ( FROM) (XX TO) SELLER	86,061.73

L. SETTLEMENT STATEMENT				w: 03-56457-RD
700. TOTAL SALES/BROKER'S COMMISSIO	N based on price \$99,999.00 @ 6	3.00% = \$5,999.94	PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
Division of Commission (line 700)	as follows:	7	FUNDS AT	FUNDS AT
701. 2,999.97 - J.B. Goodwin Realton	s - Comm Brkdwn - See Att'd		OL TELINENT	OET TEEMENT
702. 2,999.97 - ReMax Austin Associ	ates - Comm Brkdwn - See Att	'd		
703. Commission paid at settlement				5,999.94
704.				3,333.34
800. ITEMS PAYABLE IN CONNECTIO	N WITH LOAN		1	
801. Loan Origination Fee AMERINE			Ι	949.99
802. Loan Discount				040.00
803. Appraisal Fee POC \$350.00 (B	) AMERINET MTG			
804. Credit Report AMERINET MORT				48.25
805. Lender's inspection fee				THE OWNER OF THE PERSON NAMED IN
806. Mortgage Insurance Application F	99			
807. Tax Service Fee - Banco Popular				101.00
808. Document Fees BROWN MCCA			315.00	
809. Loan Processing Fee AMERINE	T MORTGAGE			375.00
810. DESK REVIEW FEE POC \$125.0	00 TO AMERINET			3.3.30
811. Yield Spread Premium POC \$18	399.98 TO AMERINET BY LENI	DER		
812. Messenger Fee AMERINET MO				21.00
813. Flood Certification Fee - Banco Po	pular North America			12.00
814. Administration Fee - Banco Popul				775.00
900. ITEMS REQUIRED BY LENDER TO	) BE PAID IN ADVANCE		I	1
901. Int at \$27.98 per day fr 04/02/0	3 to 04/05/03		83.94	
902. Mortgage Insurance Premium				
903. Hazard Insurance Premium to S &	T DURAN INC			701.00
904.				701.00
905.				
1000, RESERVES DEPOSITED WITH LE	NDER			
1001. Insurance Impounds for 2	months @ \$58.42	per month		116.84
1002. MIP Impounds for 0	months @ \$0.00	per month		7
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 Inst	urance 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 Insu	urance Company	100.00	932.00
	,		, 55,56	552.50
1109. Mortgagee's coverage - Simultan	eous with Owners Policy \$94.5	999.00 @ \$100.00		
1110. Owner's coverage Simultaneous				
1111. Endorsement Fee(s) 0700 0710 (		-	121.60	
I112. Express Mail		ß	30.00	10.00
1113.			30.00	10.00
1114.				
1115.				
1116.				
1200 GOVERNMENT RECORDING AND	TRANSFER CHARGES			
1201. Recording Fees: Deed \$ 30.00		15.00	45.00	30.00
202. City/County tax/stamps: Deed \$	Mortgage \$ 30.00 Releases \$	10.00	45.00	30.00
Luz. Cirgirodulity tax/stamps: Deed \$	mortgage 9			

BCG. Appraisal Fee POC \$350.00 (			
804. Credit Report AMERINET MOR	RTGAGE		48.25
805. Lender's inspection fee			
806. Mortgage Insurance Application	Fee		
807. Tax Service Fee - Banco Popular	r North America		101.00
808. Document Fees BROWN MCC		315.00	275.00
809. Loan Processing Fee AMERIN			375.00 \
810. DESK REVIEW FEE POC \$125			
811. Yield Spread Premium POC \$			01.003
812. Messenger Fee AMERINET M			21.00
813. Flood Certification Fee - Banco			775.00
814. Administration Fee - Banco Pope 900. ITEMS REQUIRED BY LENDER 1			775.00 /
		83.94	
901. Int at \$27.98 per day fr 04/02/ 902. Mortgage Insurance Premium	03 to 04/05/03	63.94	
903. Hazard Insurance Premium to S	8. T DURAN INC	The state of the s	701.00
904.	a i bonan inc		701.00
905.			
1000. RESERVES DEPOSITED WITH I	ENDED		
1000, RESERVES DEPOSITED WITH I	months @ \$58.42 per month	I	116.84
1002. MIP Impounds for 0	months @ \$0.00 per month		7
1003. City property taxes	months @ \$ per month		1
1004. County Impounds for 6	months @ \$187.03 per month	522.26	599.92
1005. Annual assessments	months @ \$ per month		\
1006.	monute C 7 por mental		
1007.			-
1008.			
1100 ESCROW AND TITLE CHARGE	S		
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			194 (0)
1107. Attorney Fees			1,144
1108. Title Insurance	Fidelity National Title Insurance Company	100.00	932.00
1109. Mortgagee's coverage - Simulta	aneous with Owners Policy \$94,999.00 @ \$100.00		
1110. Owner's coverage Simultaneou	s with Mortgagee Policy \$99,999.00 @ \$932.00		
1111. Endorsement Fee(s) 0700 0710	0 0810 0501	121.60	
1112. Express Mail		30.00	10.00
1113.		v	
1114.			
1115.			
1116.			
1200. GOVERNMENT RECORDING A	ND 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 CH	(ARGES		
1301. Survey			
1302. Pest Inspection to			24.00
1303. TAX CERT - NATIONAL TAXN			31.90
1304. DEED/RELEASE - REBECCA SM	MIT, ATTORNEY		280.00
1305.			
1306.			
1307.	Carl Carlos Carl	The second of th	
1308.			The division is not a
1309.	part of the second of the seco		
1310.			
1311.			44.400.00
1400, TOTAL SETTLEMENT CHARGE	S (enter on lines 103, Section J and 502, Section K)	1,417.80	11,183.84

805. Lender's inspection fee			THE RELEASE	
806. Mortgage Insurance Application I	Fee		53/83/10	
807. Tax Service Fee - Banco Popular	North America		100	101.00
808. Document Fees BROWN MCCA	ARROLL		315.00	
809. Loan Processing Fee AMERINE	T MORTGAGE			375.00
810. DESK REVIEW FEE POC \$125.				
811. Yield Spread Premium POC \$1		NDER	112.	
812. Messenger Fee AMERINET MO			and the second second	21.00
813. Flood Certification Fee - Banco P				12.00
814. Administration Fee - Banco Popul				775.00
900. ITEMS REQUIRED BY LENDER TO				
901. Int at \$27.98 per day fr 04/02/0	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 LE	ENDER		1	
1001. Insurance Impounds for 2	months @ \$58.42	per month		116.84
1002. MIP Impounds for 0	months @ \$0.00	per month		7
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			L	
1101. Settlement or closing fee to	Fidelity National Title In:	surance Company	Z00.00 T	200.00
1102. Abstract or Title Search	Tradity Hatterial Title III	surance company	200.00	200.00
1103. Title Examination				
1104. Title Insurance Binder				
The second control of				
1105. Document preparation		The state of the s		
1106. Notary fees				
1107. Attorney Fees		The state of the s	70 10 1	
1108. Title Insurance	Fidelity National Title Ins	surance Company	100.00	932.00
1100 14				
1109. Mortgagee's coverage - Simultan				
1110. Owner's coverage Simultaneous		99.00 @ \$932.00		
1111. Endorsement Fee(s) 0700 0710	0810 0501		121.60	
1112. Express Mail			30.00	10.00
1113.				
1114.				
1115.				
1116.			29	
1200 GOVERNMENT RECORDING AND				
1201. Recording Fees: Deed \$ 30.00	The second secon	\$15.00	45.00	30.00
1202. City/County tax/stamps: Deed \$	Mortgage \$			
	Mortgage \$			
1203. State tax/stamps: Deed \$	mortgago v			
1203. State tax/stamps: Deed \$ 1204.	mertgage v			
	mortgago v			
1204.		•		
1204. 1205. 1300 ADDITIONAL SETTLEMENT CHA 1301. Survey		•		
1204. 1205. 1300 ADDITIONAL SETTLEMENT CHA		•		
1204. 1205. 1300 ADDITIONAL SETTLEMENT CHA 1301. Survey	RGES	•		31.90
1204. 1205. 1300 ADDITIONAL SETTLEMENT CHA 1301. Survey 1302. Pest Inspection to 1303. TAX CERT - NATIONAL TAXNET	RGES	•		31.90 280.00
1204. 1205. 1300 ADDITIONAL SETTLEMENT CHA 1301. Survey 1302. Pest Inspection to	RGES	•		
1204. 1205. 1300 ADDITIONAL SETTLEMENT CHA 1301. Survey 1302. Pest Inspection to 1303. TAX CERT - NATIONAL TAXNET	RGES	•		
1204. 1205. 1300 ADDITIONAL SETTLEMENT CHA 1301. Survey 1302. Pest Inspection to 1303. TAX CERT - NATIONAL TAXNET 1304. DEED/RELEASE - REBECCA SMIT	RGES	•		
1204. 1205. 1300 ADDITIONAL SETTLEMENT CHA 1301. Survey 1302. Pest Inspection to 1303. TAX CERT - NATIONAL TAXNET 1304. DEED/RELEASE - REBECCA SMIT 1305.	RGES	•		
1204. 1205. 1300 ADDITIONAL SETTLEMENT CHA 1301. Survey 1302. Pest Inspection to 1303. TAX CERT - NATIONAL TAXNET 1304. DEED/RELEASE - REBECCA SMIT 1305. 1306.	RGES	•		
1204. 1205. 1300 ADDITIONAL SETTLEMENT CHA 1301. Survey 1302. Pest Inspection to 1303. TAX CERT - NATIONAL TAXNET 1304. DEED/RELEASE - REBECCA SMIT 1305. 1306. 1307. 1308.	RGES	•		
1204. 1205. 1300 ADDITIONAL SETTLEMENT CHA 1301. Survey 1302. Pest Inspection to 1303. TAX CERT - NATIONAL TAXNET 1304. DEED/RELEASE - REBECCA SMIT 1305. 1306.	RGES	•		

ACCOUNT NUMBER: UA7728312 7

PAYER:

UNITED OF OMAHA LIFE INSURANCE COMPANY MUTUAL OF OMAHA PLAZA

OMAHA

NF 68175

IDENTIFICATION NUMBERS:

PAYER'S: 470322111 RECIPIENT'S: 459-20-2593

RECIPIENT:

HAMILTON MAURINE P 9902 CHILDRESS DR

AUSTIN

TX787534332

FOR INQUIRIES CALL 1 (800) 646-7592

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 8.0THER.... %..... 9A. YOUR % OF TOTAL DISTRIBUTION

0.00

0.00

3,422.93

0.00

DISTRIBUTIONS FROM PENSIONS, ANNUITIES, RETIREMENT OR PROFIT-SHARING PLANS, IRAS, INSURANCE CONTRACTS, ETC.

> COPYC FOR RECIPIENT'S RECORDS

> > THIS INFORMATION IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE. 1099R

ACCOUNT NUMBER:

UA7728312 7

PAYER:

UNITED OF OMAHA LIFE INSURANCE COMPANY MUTUAL OF OMAHA PLAZA

NE 68175

IDENTIFICATION NUMBERS:

PAVER'S. 470322111 PECIPIENT'S. 459-20-2593

RECIPIENT:

HAMILTON MAURINE P

9902 CHILDRESS DR

AUSTIN

TX787534332

FOR INQUIRIES CALL 1 (800) 646-7592

1. GROSS DISTRIBUTION.....

9B. TOTAL EMPLOYEE CONTR.....

10.STATE INCOME TAX WITHHELD.

11.PAYER'S STATE NUMBER...

9B.TOTAL EMPLOYEE CONTR.....

10.STATE INCOME TAX WITHHELD.

11 PAYER'S STATE NUMBER ...

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

2003

DISTRIBUTIONS FROM PENSIONS, ANNUITIES, RETIREMENT OR PROFIT-SHARING PLANS, IRAS, INSURANCE CONTRACTS, ETC.

#### 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. 1099R

ACCOUNT NUMBER:

UA7728312 7

PAYER .

UNITED OF OMAHA LIFE INSURANCE COMPANY

MUTUAL OF OMAHA PLAZA

OMAHA

NE 68175

IDENTIFICATION NUMBERS:

PAYER'S:

RECIPIENT'S: 470322111 459-20-2593

RECIPIENT:

HAMILTON MAURINE P 9902 CHILDRESS DR

AUSTIN

TX787534332

FOR INQUIRIES CALL 1 (800) 646-7592

1. GROSS DISTRIBUTION..... 3,422,93 2A. TAXABLE AMOUNT..... 3,422,93

5.EMPLOYEE CONTRIBUTIONS OR

IN EMPLOYER'S SECURITIES...

8.0THER.... %.... 9A.YOUR % OF TOTAL DISTRIBUTION

11. PAYER'S STATE NUMBER...

2B. TOTAL DIST: NO TAX AMT NOT DET: NO 3.LINE 2A FOR CAPITAL GAIN... 0.00 4 FEDERAL INCOME TAX WITHHELD 0.00 INSURANCE PREMIUMS..... 0.00 6. NET UNREALIZED APPRECIATION 7. CATEGORY OF DISTRIBUTION...7 IRA/SEP/SIMP 9B.TOTAL EMPLOYEE CONTR..... 0.00 10.STATE INCOME TAX WITHHELD. 0.00

DISTRIBUTIONS FROM PENSIONS, ANNUITIES, RETIREMENT OR PROFIT-SHARING PLANS, IRAS, INSURANCE CONTRACTS, ETC.

COPY 2

TO BE FILED WITH RECIPIENT'S STATE INCOME TAX RETURN, WHEN REQUIRED 1099R

ACCOUNT NUMBER:

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 TABLE 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 10404 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 NONTAXBLE 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 IRAD ISTBUTION, 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 (AND/OR EARNINGS) 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.); P-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 50 1/2 OR OVER AND MEET THE 5-YEAR HOLDING PERIOD FOR A ROTH IRA, R-RECHARACTERIZED IRA CONTRIBUTION MADE FOR 2003 AND RECHARACTERIZED IN 2003. REPORT ON 2003 FORM 1040/1040A AND FORM 8606, IF APPLICABLE; P-EXCESS CONTRIBUTION FORM A SIMPLE IRA IN FIRST 2 YEARS, NO KNOWN EXCEPTION (UNDER AGE 50 1/2) (MAY BE S

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.

ACCOUNT NUMBER: UA7728307 7

PAYER:

UNITED OF OMAHA LIFE INSURANCE COMPANY MUTUAL OF OMAHA PLAZA

AHAMO

NF 68175

IDENTIFICATION NUMBERS:

PAYER'S: 470322111 RECIPIENT'S:

459-20-2593

RECIPIENT:

HAMILTON MAURINE P 9902 CHILDRESS DR

AUSTIN

TX787534332

FOR INQUIRIES CALL 1 (800) 646-7592

1. GROSS DISTRIBUTION..... 13,374,91 2A. TAXABLE AMOUNT..... 11,527.19 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 8.0THER.... %..... 9A. YOUR % OF TOTAL DISTRIBUTION 9B.TOTAL EMPLOYEE CONTR..... 0.00 10.STATE INCOME TAX WITHHELD.

0.00

DISTRIBUTIONS FROM PENSIONS, ANNUITIES, RETIREMENT OR PROFIT-SHARING PLANS, IRAS, INSURANCE CONTRACTS, ETC.

> COPY C FOR RECIPIENT'S RECORDS

> > THIS INFORMATION IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE. 1099R

ACCOUNT NUMBER:

UA7728307 7

PAYER:

UNITED OF OMAHA LIFE INSURANCE COMPANY MUTUAL OF OMAHA PLAZA

NE 68175

IDENTIFICATION NUMBERS:

DAVEDIC. 470322111 RECIPIENT'S: 459-20-2593

RECIPIENT:

HAMILTON MAURINE P

9902 CHILDRESS DR

AUSTIN

TX787534332

FOR INQUIRIES CALL 1 (800) 646-7592

11. PAYER'S STATE NUMBER...

1. GROSS DISTRIBUTION...... 13,374,91 2A. TAXABLE AMOUNT..... 11.527.19 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 9B. TOTAL EMPLOYEE CONTR..... 0.00 10.STATE INCOME TAX WITHHELD. 0.00

2003

DISTRIBUTIONS FROM PENSIONS, ANNUITIES, RETIREMENT OR PROFIT-SHARING PLANS, IRAS, INSURANCE CONTRACTS, ETC.

#### 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. 1099R

ACCOUNT NUMBER:

UA7728307 7

PAVER.

UNITED OF OMAHA LIFE INSURANCE COMPANY

MUTUAL OF OMAHA PLAZA

**OMAHA** 

IDENTIFICATION NUMBERS:

PAYER'S:

RECIPIENT'S: 459-20-2593

NE 68175

470322111

RECIPIENT:

HAMILTON MAURINE P 9902 CHILDRESS DR

AUSTIN

TX787534332

FOR INQUIRIES CALL 1 (800) 646-7592

11.PAYER'S STATE NUMBER...

1. GROSS DISTRIBUTION..... 13,374.91 2A. TAXABLE AMOUNT..... 11,527.19 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 0.00

0.00

0.00

IN EMPLOYER'S SECURITIES... 7. CATEGORY OF DISTRIBUTION...7

9A. YOUR % OF TOTAL DISTRIBUTION 0% 9B. TOTAL EMPLOYEE CONTR.....

10.STATE INCOME TAX WITHHELD. 11. PAYER'S STATE NUMBER...

2003

DISTRIBUTIONS FROM PENSIONS, ANNUITIES, RETIREMENT OR PROFIT-SHARING PLANS, IRAS, INSURANCE CONTRACTS, ETC.

COPY 2

TO BE FILED WITH RECIPIENT'S STATE INCOME TAX RETURN, WHEN REQUIRED 1099R

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 TABLE 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 10404 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, 1995, 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, OR AS A TOTAL DISTRIBUTION. REPORT THIS AMOUNT ON FORM 1040 OR 10400 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. 399, 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 4572.); 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 CONTRIBUTION PLUS EARNINGS/EXCESS DEFERRALS TAXABLE IN 2002; Q-ROTH IRA QUALIFIED DISTRIBUTION FROM A ROTH IRA; L-LOANS TREATED AS DISTRIBUTIONS PLUS EARNINGS/EXCESS DEFERRALS TAXABLE IN 2002; Q-ROTH IRA QUALIFIED DISTRIBUTION PLUS EARNINGS/EXCESS DEFERRALS TAXABLE IN 2002; Q-ROTH IRA QUALIFIED DISTRIBUTION PLUS EARNINGS/EXCESS DEFERRALS TAXABLE IN 1002; Q-ROTH IRA QUALIFIED DISTRIBUTION PLUS EARNINGS/EXCESS DEFERRALS TAXABLE IN 1002; Q-ROTH IRA QUALIFIED DISTRIBUTION PLOW ARE AGE 59 1/2 OR OVER AND FORM 8606, IF APPLICABLE; S-EARLY DISTRIBUTION FROM A SIMPLE IRA IN FIRS

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.

ACCOUNT NUMBER. UA7762551 7

PAYER:

UNITED OF OMAHA LIFE INSURANCE COMPANY MUTUAL OF OMAHA PLAZA

OMAHA

NF 68175

IDENTIFICATION NUMBERS:

PAYER'S: 470322111 RECIPIENT'S: 459-20-2593

RECIPIENT:

HAMILTON MAURINE P 9902 CHILDRESS DR

AUSTIN

TX787534332

FOR INQUIRIES CALL 1 (800) 646-7592

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.... %..... 9A.YOUR % OF TOTAL DISTRIBUTION 9B.TOTAL EMPLOYEE CONTR..... 0.00 10.STATE INCOME TAX WITHHELD. 0.00 11.PAYER'S STATE NUMBER...

DISTRIBUTIONS FROM PENSIONS, ANNUITIES, RETIREMENT OR PROFIT-SHARING PLANS, IRAS, INSURANCE CONTRACTS, ETC.

> COPY C FOR RECIPIENT'S RECORDS

> > THIS INFORMATION IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE. 1099R

ACCOUNT NUMBER:

UA7762551 7

PAYER:

UNITED OF OMAHA LIFE INSURANCE COMPANY MUTUAL OF OMAHA PLAZA

NE 68175

IDENTIFICATION NUMBERS:

DAVEDIC. 470322111 RECIPIENT'S: 459-20-2593

RECIPIENT:

HAMILTON MAURINE P

9902 CHILDRESS DR

AUSTIN

TX787534332

FOR INQUIRIES CALL 1 (800) 646-7592

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 9B. TOTAL EMPLOYEE CONTR..... 0.00 10.STATE INCOME TAX WITHHELD.

2003

DISTRIBUTIONS FROM PENSIONS, ANNUITIES, RETIREMENT OR PROFIT-SHARING PLANS, IRAS, INSURANCE CONTRACTS, ETC.

#### 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. 1099R

ACCOUNT NUMBER:

UA7762551 7

PAYER:

UNITED OF OMAHA LIFE INSURANCE COMPANY

MUTUAL OF OMAHA PLAZA

OMAHA

NE 68175

IDENTIFICATION NUMBERS:

PAYER'S:

RECIPIENT'S:

470322111 459-20-2593

RECIPIENT:

HAMILTON MAURINE P 9902 CHILDRESS DR

AUSTIN

TX787534332

FOR INQUIRIES CALL 1 (800) 646-7592

11. PAYER'S STATE NUMBER...

6,519.39 1. GROSS DISTRIBUTION...... 2A. TAXABLE AMOUNT..... 6.519.39 2B. TOTAL DIST: NO TAX AMT NOT DET: NO 3.LINE 2A FOR CAPITAL GAIN... 4. FEDERAL INCOME TAX WITHHELD 0.00 5. EMPLOYEE CONTRIBUTIONS OR INSURANCE PREMIUMS..... 0.00 6. NET UNREALIZED APPRECIATION IN EMPLOYER'S SECURITIES... 7.CATEGORY OF DISTRIBUTION..7 8.OTHER..... %..... 9A. YOUR % OF TOTAL DISTRIBUTION 0% 9B. TOTAL EMPLOYEE CONTR..... 0.00

0.00

10.STATE INCOME TAX WITHHELD.

11. PAYER'S STATE NUMBER...

DISTRIBUTIONS FROM PENSIONS, ANNUITIES, RETIREMENT OR PROFIT-SHARING PLANS, IRAS, INSURANCE CONTRACTS, ETC.

COPY 2

TO BE FILED WITH RECIPIENT'S STATE INCOME TAX RETURN, WHEN REQUIRED 1099R

ACCOUNT NUMBER: UA7762551 7

1 CPUAR

000717

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 TABLE 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. THERFORE, THE AMOUNTS IN BOXES 1 AND 2A WILL BE THE SAME MOST OF THE TIME. SEE THE FORM 1040 OR 10404 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 30% 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 10404 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 A NOMPERIODIC PAYMENTS, OR AS A TOTAL DISTRIBUTION, REPORT THIS AMOUNT ON FORM 1040 ON 1040 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 10400A INSTRUCTIONS; 12-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 10400A 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 2003 FORM 1040/1040A AND FORM 8606, IF APPLICABLE; P-EXCESS CONTRIBUTION 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, FOOM A SIMPLE IRA IN FIRST 2 YEARS, NO KNOWN EXCEPTION (UNDER AGE 59 1/2) OR OVER OR A

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).

 ${f BOX}$  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.

ACCOUNT NUMBER: UA7728306 7 PAYER:

UNITED OF OMAHA LIFE INSURANCE COMPANY

MUTUAL OF OMAHA PLAZA

OMAHA NE 68175

IDENTIFICATION NUMBERS:

PAYER'S: 470322111 RECIPIENT'S: 459-20-2593

RECIPIENT:

HAMILTON MAURINE P 9902 CHILDRESS DR

AUSTIN

TX787534332

FOR INQUIRIES CALL 1 (800) 646-7592

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..... 6.NET UNREALIZED APPRECIATION IN EMPLOYER'S SECURITIES... 0.00 7. CATEGORY OF DISTRIBUTION...7 8.OTHER.... %..... 0.00 9A. YOUR % OF TOTAL DISTRIBUTION 9R TOTAL EMPLOYEE CONTR 0.00 10.STATE INCOME TAX WITHHELD. 11.PAYER'S STATE NUMBER...

DISTRIBUTIONS FROM PENSIONS, ANNUITIES, RETIREMENT OR PROFIT-SHARING PLANS, IRAS. INSURANCE CONTRACTS, ETC.

> COPY C FOR RECIPIENT'S RECORDS

THIS INFORMATION IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE. 1099P

ACCOUNT NUMBER:

UA7728306 7

PAYER:

UNITED OF OMAHA LIFE INSURANCE COMPANY MUTUAL OF OMAHA PLAZA

NE 68175

IDENTIFICATION NUMBERS:

DAVER'S. 470322111 PECIPIENT'S. 459-20-2593

RECIPIENT:

HAMILTON MAURINE P

9902 CHILDRESS DR

AUSTIN

TX787534332

FOR INQUIRIES CALL 1 (800) 646-7592

1. GROSS DISTRIBUTION..... 10.339.03 2A. TAXABLE AMOUNT..... 10.339.03 2B. TOTAL DIST: NO TAX AMT NOT DET: NO 3.LINE 24 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

0.00

0.00

0.00

0.00

2003

DISTRIBUTIONS FROM PENSIONS, ANNUITIES, RETIREMENT OR PROFIT-SHARING PLANS, IRAS, INSURANCE CONTRACTS, ETC.

#### 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. 1099R

ACCOUNT NUMBER:

UA7728306 7

PAYER:

UNITED OF OMAHA LIFE INSURANCE COMPANY

MUTUAL OF OMAHA PLAZA

IDENTIFICATION NUMBERS:

PAYER'S:

RECIPIENT'S:

NE 68175

470322111 459-20-2593

RECIPIENT:

HAMILTON MAURINE P

9902 CHILDRESS DR

AUSTIN

TX787534332

FOR INQUIRIES CALL 1 (800) 646-7592

10. STATE INCOME TAX WITHHELD.

11.PAYER'S STATE NUMBER...

1. GROSS DISTRIBUTION..... 10,339.03 2A. TAXABLE AMOUNT..... 10.339.03 2B. TOTAL DIST: NO TAX AMT NOT DET: NO 3.1 INF 24 FOR CAPITAL GAIN... 0.00 0.00

4. FEDERAL INCOME TAX WITHHELD 5.EMPLOYEE CONTRIBUTIONS OR

INSURANCE PREMIUMS..... 6.NET UNREALIZED APPRECIATION IN EMPLOYER'S SECURITIES... 7.CATEGORY OF DISTRIBUTION..7

8.OTHER.... %..... 0.00 9A.YOUR % OF TOTAL DISTRIBUTION 9B. TOTAL EMPLOYEE CONTR..... 0.00

10.STATE INCOME TAX WITHHELD. 11. PAYER'S STATE NUMBER...

2003

DISTRIBUTIONS FROM PENSIONS, ANNUITIES, RETIREMENT OR PROFIT-SHARING PLANS, IRAS, INSURANCE CONTRACTS, ETC.

COPY 2

TO BE FILED WITH RECIPIENT'S STATE INCOME TAX RETURN, WHEN REQUIRED 1099R

ACCOUNT NUMBER:

UA7728306 7

1 CPUAR

000714

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 TABLE 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 10404 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 17.45 PERIODIC PAYMENTS, AS A NORPERIODIC PAYMENTS, OR AS A TOTAL DISTRIBUTION. REPORT THIS AMOUNT ON FORM 1040 ON 10400 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 NONTAXBLE 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 FACT'S 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. 329, GENERAL RULE FOR PENSIONS AND ANNUITIES. FOR AN IRAD ISTRIBUTION, 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 10400 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.); 3-PISABILITY (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); 4-MAY BE ELIGIBLE FOR 10-YEAR TAX 3-PTION (32E FORM 1972), D-EXCESS CONTRIBUTIONS PLUS EARNINGS/EXCESS DEFERRALS TAXABLE IN 2001; 5-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 5292), 5-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 TAX CONTRIBUTION MADE FOR 2003 AND RECHARACTERIZED IN 2003. REPORT ON 2003 FORM 1040/1040A AND FORM 8606, IF APPLICABLE; P-EXCESS CONTRIBUTION YOU ARE AGE 59 1/2 OR OVER AND MEET THE 5-YEAR HOLDING PERIOD FOR A ROTH IRA; R-RECHARACTERIZED TO AN ADDITIONAL PERIOD FORM A ROTH IRA; R-RECHARACTERIZED AND RECHARACTERIZED IN 2003. REPORT ON 2003 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 500 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, sta	ate and ZIP code	1 Gross distribution	OMB No. 1545-0119		ions From Pensions,
	AL LIFE INSURANCE CO.	\$7,548.5	2003		s, Retirement or aring Plans,IRAs,
LOUISVILLE, KY 4022	AMPUS DRIVE SUITE 1000 3	\$3,431.		Insuranc	e Contracts, etc.
800-866-5789		2b Taxable amount not	Total		Copy C For Recipients
		determined 3 Capital gain (included in box 2a)	distribution  4 Federal income tax withh	eld	Records This information is
PAYER'S Federal identification number	RECIPIENT'S identification number				being furnished to
75-0300900	458-24-4617	5 Employee contributions or ins. premiums	<ol><li>Net unrealized appreciation securities</li></ol>	in employer's	Revenue Service.
RECIPIENT'S name, street address (inc	luding apt. no), city, St. and ZIP code	,,	PLE 8 Other		
Harlballalalalala	dadalladadladldadd	9a Your percentage of total distribution	on 9b Total employee contribution	%	
ALFRED HAMILTON RT 2 BOX 319	15054 C52	%	on Total employee contribute	JIS .	
YOAKUM, TX 77995		10 State tax withheld \$0.	11 State/Payers state no. TX/		12 State distribution \$7,548.31
580 CO 13	29				
Pol		13 Local tax withheld \$0.	14 Name of locality		15 Local distribution \$0.00
Account number (optional)			00		\$0.00
SS003715 Form 1099-R			Department (	of the Tressum. I	nternal Revenue Service
1 01111 1000 11			Dopar arrone v	or are fredomy	internal revenue ou vice
PAYER'S name, street address, city, sta	ate and ZIP code	CORRECTED (if checked)  1 Gross distribution	OMB No. 1545-0119		ions From Pensions,
JEFFERSON NATIONA	AL LIFE INSURANCE CO.	\$7,548.5	2003		s, Retirement or aring Plans,IRAs,
9920 CORPORATE CA LOUISVILLE, KY 40223	AMPUS DRIVE SUITE 1000 3	\$3,431.0			e Contracts, etc.
800-866-5789		2b Taxable amount not	Total		Сору В
makilika, water		determined 3 Capital gain (included in box 2a)	distribution  4 Federal income tax withh	-14	Report this income on your Federal
DAVEDIO E. A. L'IL 115 11	DECIDIENTIO : 1 - 15 - 1	S Capital gain (included in box 2a)	4 receral income tax within	eid	tax return. If this form shows Federal
PAYER'S Federal identification number 75-0300900	RECIPIENT'S identification number 458-24-4617	5 Employee contributions or ins. premiums	6 Net unrealized appreciation securities	in employer's	income tax withheld in box 4, attach this copy to
RECIPIENT'S name, street address (incl	luding apt. no), city, St. and ZIP code	7 Distribution code(s) IRA/SEP/SIMI	PLE 8 Other	100	your return. This information is
		9a Your percentage of total distribution	n 9b Total employee contribution	<u>%</u>	being furnished to the Internal
ALFRED HAMILTON RT 2 BOX 319		%		A10	Revenue Service.
YOAKUM, TX 77995		10 State tax withheld \$0.	11 State/Payers state no. TX/		12 State distribution \$7,548.31
		13 Local tax withheld \$0.	14 Name of locality		15 Local distribution \$0.00
Account number (optional) SS003715					
Form 1099-R			Department of	of the Treasury-li	nternal Revenue Service
		CORRECTED (if checked)		-	
PAYER'S name, street address, city, sta	ate and ZIP code	1 Gross distribution	OMB No. 1545-0119	Distribut	ions From Pensions,
	AL LIFE INSURANCE CO.	\$7,548.3			s, Retirement or aring Plans,IRAs,
	MPUS DRIVE SUITE 1000	2a Taxable amount \$3,431.0	2003		e Contracts, etc.
800-866-5789	•	2b Taxable amount not	Total		Copy 2
		determined	distribution	$\sqcup$	File this copy
		3 Capital gain (included in box 2a)	4 Federal income tax withho	eid	with your state, city, or local
PAYER'S Federal identification number 75-0300900	RECIPIENT'S identification number 458-24-4617	5 Employee contributions or ins.	6 Net unrealized appreciation	in employer's	income tax return, when
RECIPIENT'S name, street address (incl		7 Distribution code(s) IRA/SEP/SIMP	securities PLE 8 Other	T	requiréd.
		7		%	
ALFRED HAMILTON		9a Your percentage of total distribution %	n 9b Total employee contribution	ns	
RT 2 BOX 319 YOAKUM, TX 77995		10 State tax withheld \$0.	11 State/Payers state no.		12 State distribution \$7,548.31
		ψσ.			Ψ1,0-10.01
		13 Local tax withheld	14 Name of locality		15 Local distribution
Account number (optional)		\$0.	30		\$0.00
SS003715					

#### 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,

Loans treated as distributions. If you borrow money from a qualified plan, tax-stelleted aritholy 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 and the line for "IRA distributions" or "Pensions and annunities" (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"

If this is a total distribution from a qualified plan (other than an IRA or tax-sheltered annunity) 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.

<sup>\*</sup>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 CHILDRESS DR AUSTIN, TX 78753

		CORRECTED (if checked)			
FILER'S name, street address, city, sta	te, ZIP code, and telephone no.	1 Date of closing	OMB No. 1545-0997	]	
FIDELITY NATIONAL TITLE- 8240 NORTH MOPAC #100 AUSTIN, TX 78759 (512)343-8500	AUSTIN	05/31/2003 2 Gross Proceeds	2003		eeds From Real te Transactions
		\$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			Copy B For Transferor This is important tax
TRANSFEROR'S name, street address ALFRED HAMILTON MAURINE P HAMILTON 9902 CHILDRESS DR AUSTIN, TX 78753	city, state, and ZIP code	9862 CHILDRESS DR AUSTIN TX 78	3753		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
		4 Transferor received or will receive propert as part of the consideration (if checked).			reported and the IRS determines that is has not been reported.
Account number (optional)		5 Buyer's part of real estate tax			
0356457RD		\$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	18 4460
04/15/2003	\$
06/16/2003	\$ 4460
09/15/2003	s <sup>II</sup> 4460
01/15/2004	\$ 75070
TOTAL	s 17840

<sup>\*</sup>YOU MAY NEED TO ADJUST THESE AMOUNTS DURING THE YEAR, BASED ON ACTUAL INCOME.



Form 1040-ES (OCR) Department of the Treasury

Internal Revenue Service

OMB No. 1545-0087

**Estimated Tax** 

Payment Voucher •

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** 660 OD

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

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

ALFRED & MAURINE P HAMILTON

9902 CHILDRESS DR 78753-4332 XT NITZUA

Well Prigit

18 SUPE1204785-232

458244617 YJ HAMI 30 0 200312 430

POPIII 1040-120 (OO16)
Department of the Treasury
Internal Revenue Service

**2003** 

# Esumateu rax

Voucher -

Calendar year— Due June 16, 2003

00

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 4,460.

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

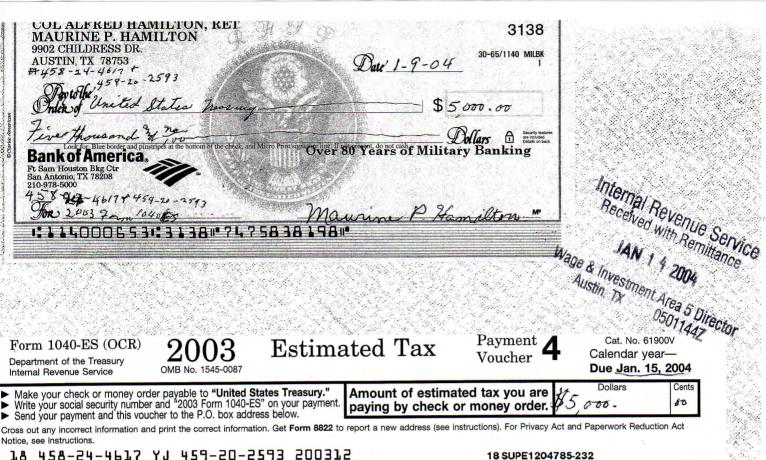
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18 458-24-4617 YJ 459-20-2593 200312

ALFRED & MAURINE P HAMILTON 9902 CHILDRESS DR 78753-4332 XT NITZUA

P.O. BOX 660406 DALLAS TX 75266-0406 11...1.1.1...1...11...11....111....11...11...11...1...1...1...1...1

458244617 YJ HAMI 30 D 200312 430

Control Number RAS1297704

RETIREE ACCOUNT STATEMENT SSN NEW PAY DUE AS OF STATEMENT EFFECTIVE DATE 458 24 4617 DEC 02, 2003 JAN 02, 2004 DFAS-CL POINTS OF CONTACT PLEASE REMEMBER TO NOTIFY DFAS IF YOUR ADDRESS CHANGES DEFENSE FINANCE AND ACCOUNTING SERVICE US MILITARY RETIREMENT PAY COL ALFRED HAMILTON USAF RET 580 CO RD 329 YOAKUM TX 77995-0000 PO BOX 7130 LONDON KY 40742-7130 COMMERCIAL (216) 522-5955 TOLL FREE 1-800-321-1080 TOLL FREE FAX 1-800-469-6559 001537 https://myPay.dfas.mil 1-877-363-3677

DAY ITEM DECCEID	T I ON					
PAY ITEM DESCRIP	OLD	NEW	ITEM	OLD	NEW	
GROSS PAY TAXABLE INCOME	6,015.00 6,015.00	6,141.00 6,141.00	FITW ADDL FITW	626.40 166.00	645.30 166.00	
			NET PAY	5,222.60	5,329.70	
PAYMENT ADDRESS		YEAR TO	DATE SUMMARY ( FOR	INFORMATIO	N ONLY)	
TAXABLE INCOME:					72,180.00	
FEDERAL INCOME TAX WITHHELD: 10,47						
DIRECT DEPOSIT						
TAXES						

FEDERAL WITHHOLDING STATUS: TOTAL EXEMPTIONS: FEDERAL INCOME TAX WITHHELD: ADDITIONAL FITW:

MARRIED 03 645.30 166.00

# SURVIVOR BENEFIT PLAN (SBP) COVERAGE

NO SBP ELECTION IS REFLECTED ON YOUR ACCOUNT.

# ARREARS OF PAY BENEFICIARY INFORMATION

THE FOLLOWING BENEFICIARIES ARE ON RECORD:

NAME
MAURINE P HAMILTON
ALAN L HAMILTON
SYLVIA L HAMILTON

RELATIONSHIP WIFE

SHARE 50.00% 25.00% 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 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.

FLEXRATE FUND 4440309567 CHECKING ACCT 0038054700 MARKET RATE 3801371133	215.84 7.38 172.52	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00
TOTALS : (THE FOLLOWING TOTALS ARE BEING FL		TO THE IRS.)		
BOX 1 - INTEREST INCOME NOT INCLUDED IN BOX 2 - EARLY WITHDRAWAL PENALTY	OX 3		\$	395.74
BOX 3 - INTEREST ON U.S. SAVINGS BONDS AN	ID TREASU	RY OBLIGATION	\$ NS \$	0.00
BOX 4 - FEDERAL INCOME TAX WITHHELD		352.0, (1101	\$	0.00
BOX 5 - INVESTMENT EXPENSES				
BOX 6 - FOREIGN TAX PAID	N.I		\$	0.00
BOX 7 - FOREIGN COUNTRY OR U.S. POSSESSION	IN		4	
COPY B OF FORM 1099-IN	NT - FOR	RECIPIENT -		

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

DB01-1 00209584 0555

HAMILTON REVOCABLE LIVING TRUST

\*\*\*\*\*\*\*\*\*\*\*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. 1545-1576), 1099-B (OMB No. 1545-099-C), 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 ALFRED OR MAURINE H OF THE ALFRED HAMIL	INTEREST CKG AMILTON AS TTEES	INTEREST INCOME * * * INTEREST INCOME	1	28.58

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

This luxm is used for re, the 1099-INT (OMB 1545-0112), 1099-DIV. (OMB 1545-0110), 1099-DID (OMB 1545-0117), 1099-MISC (OMB 1545-0117), 1099-DI (O

1099 - INT - OIMB # 1545-0112

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 odigation, see the instructions for your income tax return.

Box 2. Shows interest or principal forfield because of early whildraried of this earlying. You may deduct this on the "Penalty on early withdraried of savings" line of Form 1040.

Box 3. Shows interest or DLS. Savings Box 5, Freasony bilb. Riversess with the savings. You may not be all stackle. See Pub. 550, investment income and Expenses. This interest is early continued to the savings of the payer. See Form Way. Penalts of Tax appear identifications, to information on backup withholding. Include the samount on your income tax return as tax withheld.

Box 4. Shows backup withholding. Generally, a payer must backup withhold at a 30% stell if you did not furnish your taxpear identification number to the payer. See Form Way. Penalts for Tax appear identifications to information on backup withholding. Include this amount on your income tax return as tax withheld.

Box 4. Any amount shown is your share of investment expenses of a single-class REMC. If you file Form 1040, you may deduct these expenses line of Seedual A Form 1040 yields and the payer. See Form Way. The payer is the payer is the payer is the payer and the other owners of the control of the other owners or solving that payer and all others owners or solving that income allocable to each reflect on white he ISI you and a formation or white is formation. Returns, with the interent Revenue Service Center for your area. On Form 1098-list yourself as the "file" A busband or will is not required to file a nomine return to show amounts owned by the other.

## 1099 - DIV - OMB # 1545-0110

1093- DIV-ONIX #155:50:110

Box 1a. Shows Jole ordinary dividends that are taxable. Include this amount on line 9a of Form 1040 or 1040A. Also, report it on Schedule B (Form 1040), or Schedule 1 (Form 1040), if required.

The amount shown may be a distribution from an employee stock ownership plan (ESOP). Report it as a dividend on your Form 1040/1040A but treat it as a plan distribution, not as investment income, for any other purpose.

Box 1b. Shows the portion of the amount in box 1s that may be eligible for the new 15% or 5% capital gains rates. See the Form 1040/1040A instructions for how to determine this amount. Report the eligible amount on line 8b. Form 1040 or 1040A.

Box 2a. Shows bload papility gain distributions (long-term) man a regulated investment company or real estate investment trust. Report the amounts shown in boxes 2a and 2b or legal tax in the structure of the structure o

report this amount of the amount in loss as their is post-way 5 capital gain distributions eligible for the new 15% and 5% capital gains rates. See box 2a above for how to good this amount. Box 2b. Shows the portion of the amount in box 2a that is qualified 5-year gain that may be taxed at an 8% capital gains rate. Report this amount on Schedule D (Form 1040). Intelligible 10 in 25 if required.

line 35 (if required).
Box 2d. Shows the portion of the amount in box 2e that is unreceptured section 1250 gain from certain depreciable real property. Report this amount on the Unreceptured Section 1250 Gain Worksheet in the Schedule Disstructions (Form 1040).
Box 2e, Shows the portion of the amount in box 2e that is section 1202 gain from certain small business stock that may be subject to a 50% exclusion. See the Schedule D

From 1040) instructions.

Boar 28. Thoms 29% nate gain from sales or exchanges of collectibles. If required, use this amount when completing the 26% Rate Gain Worksheet-Line 20 in the instructions for Schedule D (From 1040).

BOAR 3. Shows he part of the distribution that is nontaxable because it is a return of your cost (or other basis). You must reduce your cost (or other basis) by this amount to

eache D (rom 1040), Shows the part of the distribution that is nontaxable because it is a return of your cost (or other basis). You must reduce your cost (or other basis) by this amo gain or loss when you self your shock. But if you get back all your cost (or other basis), report tuture nontaxable distributions as capital gains, even though this form rontaxable. See that, 500, investment income and Expenses, withhold on certain payments at a 28% rate if you did not give your taxpayer dentification number. Shows backup withholding. For exemple, a payer must backup withold on certain payments at a 28% rate if you did not give your taxpayer dentification number. Shows backup withholding. For exemple, a payer must backup withold on certain payments at a 28% rate if you did not give your taxpayer dentification number and Certification, for information on backup withholding, include this amount on your income tax rets

withheld.

4.5. Shows your share of expenses of a nonpublicly offered regulated investment company, generally a nonpublicly offered mutual fund. If you file Form 1040, you may use these expenses on the "Other expenses" line on Schedule A (Form 1040) subject to the 2% limit. This amount is included in box 1a.

6.5. Shows the foreign tax you may be able to claim as a deduction or a credit on Form 1040. See the Form 1040 instructions.

88 8 and 9. Show cash and noncess linguistation distributions.

and 9. Show cash and one cash groups are a supposed or a creation in Porm 1044. See the Form 1040 instructions.

s. If this form includes amounts belonging to another person, you are considered a nominee recipient. You must file Form 1099-DIV with the IRS for each of the other
show their stars of the Income, and you must furnish a form 1099-DIV to each. A husband or wife is not required to file a nominee return to show amounts owned by
See the 2003 General Instructions for Forms 1099, 1098, 5498, and W-2G. the other. See the 2003 General Instruction
1099 - OID - OMB # 1545-0117

Togeth suss discount (OD) is the success of an obligation's stated redemption price at maturity over its issue price (population) price at maturity over its issue price (population) price to a stripped bond or coupon). OD is the collection (1901 is the success of an obligation's test may here obligation. If you are the herbest of an OD obligation, generally you must include an amount of OD in your goes recome each year you had been been price to collection. On the redempt of the collection of OD redempt in year, and other deposits and price reviews of indeptiones betwing a term year to 19 year. Year set, the OD nutses may apply to certificates or disposit (CDs), time deposits boxus savings plans, and other deposits arrangements, especially if the payment of interest is deferred until maturity, in addition, the OD nutses apply to receive form (1994-OD) between payments, and other deposits arrangements, especially if the payment of interest is deferred until maturity, in addition, the OD nutses apply to receive form (1994-OD) between payments belonging to another person, you are considered an nominee recipient. Complete a Form (1994-OD) between another person, you are considered an omninee recipient. Complete a Form (1994-OD) to owner as the "recipient." File Form(s) (1994-OD) with Form (1994-OD) and the owner as the "recipient." File Form(s) (1994-OD) with Form (1994-OD) and the owner are the "recipient of the interest allocated in the literation of the payment of the payment of the payment of the required to literate and the other completes are the "recipient." File Form(s) (1994-OD) with Form (1994-OD) of the owner of the owner and the other completes are the "recipient of the common of the payment of

both borse? and 6, the amount in box 2 is interest or a U.S. Treasury obligation and is exempt from state and local income taxes.

Back 3. Shows interest or prompted infected if you withdrew the money before the maturity date of the obligation, such as form a CD. You may deduct this on the "Penalty on early withdraward of serings" line of Form 1040.

Back 4. Shows bedown withdraward or sering the control of the properties of the properties

Schedule & (Form 1040) subject to the 2% inmt. This amount is included in box 2.

1000 GILD # 1545-0551

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 properly may apply. Also, you may only deduct interest to the extent it was incurred by you, actually read by you, and not reimbursed by another person.

The information in boxes 1.2, and 5 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 senantion may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest (not these points or because you do not report his returned in interest on your return.

A person (including a financial inettitution, 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 5500 of mortgage interest (including certain points) on any one mortgage in the calendary year must furnish this statement to you.

If you received this statement as the page of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower may have to include in income a share of any mention of the statesty.

If your mortgage presents executed by the interest reported turing the year. This amount in includes titleses or any mention and properly, including a borrow seed of the properly including a borrow seed of the properly including a borrow seed of the properly including the secure of the properly including the page. This amount of the statesty of any mention of the violence of the properly including the year. This amount of the statesty of the properly including the page. The properly included in box 1. If you hold an ontrage credit certificate and can claim the mort

trans, excess the damate value of your home (such as in a ring noeth-oraque loan), your finetess deduction may be limited. For more information, see Pub. 99e, home Boar 2. Not all points are reportable to you. Box 2 shows points you or the selfer paid this year for the purchase of your principal resident late are required to be reported to you cesserally, these points are tably deductable in the year paid, but you must subtract selfer-paid points from the basis of your residence. Other points not reported in this box may also be deductible. See Pub. 956 or Schedule A (Form 1040) instructions.

Box 1. Do not deduct this amount, it is refund (or recrift) 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. No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 956 and "Recoveries" in Pub. 955, Taxable and Nortexable Income.

The yearby you peak the necessary to department and pool purely peak you are included income.

Interest recipient may use this box to give you other informs, such as real estate taxes or insurance paid from escrow.

Notice: The Plus de 78's Method of Accounting may have been used to calculate interest received. You, the borrower, may not deduct the amount reported unless ropeinly using the Plus of 78's method to determine interest deductions. The Plus of 78's calculation may only be used in the case of a self-amortizing consumer reas level payments, at requisir interest, as least annually, over a period not in excess of 5 years (with no balloon payment at the end of the loan term), and only agreement provides for use of the Plus of 78's method to determine interest earned.

## 99 - A - OMB # 1545-0877

Tipes – A - OMB = 1545-0977

This is important tax information and is being lumished 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 taxable morner results from this transaction and the IRS determines that it has not been reported.

Certain inchers who acquire an interest in property that was security for a boan or who have reason to know that such property has been abandoned must provide you with this statement. You may have reportable in componer to set security or adjusted basis in the property and the amount of your debt canceled in exchange for the property, or, if greater, the sale proceeds. If you abandoned the property you may have nonce from the discharge in indebtoned in the manufal of the unpath belance of your canceled debt. You also may have sold solds make another to the thin and the property is an advantage of indebtoned solds in the amount of the unpath belance of your canceled debt. You also may have solds with a sold the property and the property and the property and the property that is held for investment or used in a trade or business.

business.

If you borrowed money on this property with someone else, each of you should receive this statement.

Box 1. For a lender's aquisition of property that was security for a loan, the date shown is generally the earlier of the date title was transferred to the lender or the date property or some property or the date of a foreclosure or execution sale or the date your right of redemption or objection expired. For an abandonment, the date shown is the date on which the lender first knew or had reason to know that the property was abandoned or the date of a toneclosure, execution, or similar sale.

Box 2. Shows the debt (principal only) owed to the lender on the loan when the interest in the property was abandoned.

Box 4. Shows the fair market value of the property. If the amount in box 4 is less than the amount in box 2, and your debt is canceled, you may have cancellation of debt income.

moorne.

Box 5. Shows whether you were personally liable for repayment of the loan when the debt was created or, if modified, when it was last modified.

Box 5. Shows the description of the property acquired by the lender or abandoned by you. If "CCC" is shown, the form indicates the amount of any Commodity Credit

Corporation loan outstanding when you forfeited your commodity.

Brokers and baffer exchanges must report proceeds from transactions to you and to the Internal Revenue Service. This form is used to report these proceeds.

Box 1s. Shows the trade date of the transaction. For aggregate reporting, no entry will be present.

Box 1s. Shows the trade date of the transaction. For aggregate reporting, no entry will be present.

Box 2. Shows the proceeds from transactions involving stocks, bonds, other debt obligations, commodities, or forward contracts. Losses on forward contracts. Consent of the item reported.

Box 2. Shows the proceeds from transactions involving stocks, bonds, other debt obligations, commodities, or forward contracts. Losses on forward contracts. Losses on forward contracts are shown in parentheses. This box does not include proceeds from regulated futures contracts. The broker must indicate whether goes proceeds or gross proceeds less commissions and option premiums were reported to the IRS. Report this amount on Schedule D (Form 1040), Capital Gains and Losses.

Box 3. Shows the cash you received, the fair market value of any property or services you received, and/or the lair market value of any trade credits or scrip credited to your account by a barter exchange, See Pub. 325, Taxable and Nontaxable income, for information on how to report this income.

Box 4. Shows beauty withfolding, Generally, a payer must beakury withfold at 22% rate if your did not furnishy your traceper identification number to the payer. See Form W-9, Requests for Taxabayer identification Number and Certification, for information on backup withfolding, include this amount on your income tax return as tax withheld.

Box 5. Shows a bent description in the item or service for which the proceeds or bartering income is being reported. For regulated futures contracts and forward contracts, "Regulated futures Contracts."

"RFCfor other appropriate description may be shown.

Regulated future Contracts:

Box 5a. Shows the profit or (loss) realized on regulated futures or foreign currency contracts closed during 2003.

Box 5b. Shows the profit or (loss) realized on regulated futures or foreign currency contracts closed during 2003.

Box 5b. Shows the profit or (loss) and the amount shown in Box 6a closed after May 5, 2003. Include this amount on your 2003 Form 6781, Gains and Losses From St Contracts and Shaddles, Part I, column (o).

Box 7b. Shows any year-or adjustment to the profit or (loss) shown in box 6a due to open contracts on December 31, 2002.

Box 15. Shows any year-or adjustment to the profit or (loss) on your account on December 31, 2003. These are considered sold as of that date. This will be shown the unrealized profit or (loss) on open contracts held in your account on December 31, 2003. These are considered sold as of that date. This will be shown the unrealized profit or (loss) on open contracts held in your account on December 31, 2003. These are considered sold as of that date. This will be shown that the profit of the year. Include this amount or

Box x. Shows the unrealized profit or (loss) on pen contracts held in your account on Decorber 51, 2002. Eas are considered sold as of that date. This will become an adjustment reported in box 7 in 2004.

80x 9a. Shows 6x, 7 and 8 are all used to figure the aggregate profit or (loss) on regulated futures or foreign currency contracts for the year. Include this amount on your 2003. Form 6781, Part I, column (b).

80x 9b. Shows the portion of the amount shown in Box 9a after May 5, 2003. Include this amount on your 2003. Form 6781, Part I, column (c).

5498 - OMB # 1545-0747

shormation is being lumished to the Internal Revenue Service.

Information on Form 5498 is submitted to the Internal Revenue Service by the fluides or issuer of your individual internent among thicknown, including any catch-up contributions, and the fair market value of the account. For information about FAs, use Put. 580, angements (IRAs), and Put. 560, Peterment Plans for Small Business (SEP, SIMPLE, and Qualified Plans).

1. Shows traditional IRA contributions for 2003 you made in 2003 and through April 15, 2004. These contributions may be deductible on your every, if you or your spouse was an active participant in an employer's pension plan, these contributions may not be deductible. This box does so 24 and 8-10.

boxes 2-4 and 8-10.

Box 2. Shows any rollower, including a direct rollower to a traditional IRA, you made in 2003, it does not show any amounts you converted from your facilities.

SEP IRA, or SIMPLE IRA to a Roth IRA. They are shown in box 3. See the Form 1040 or 1040 in rothcomes to information on low to epoch mislowers.

The state of the

box 6. To endowlend outlineds only, show the amount ancounter to the cost of the instructors. Societates amount and you are supported by the TAP debuttors.

Box 7. May show the kind of IRA reported on this Form 5498.

Box 8. Shows 5PP contributions made in 2003, including contributions made in 2003 to 2002, but not including contributions made in 2003, including contributions as a semployed person (or partner), they may be deductible. See Pub. 560.

Box 10. Shows 8hi IRA contributions you made in 2003 and through April 15, 2004. Do not deduct on your income tax return.

Box 11. If the box is checked, you must take a required minimum distribution (RMD) for 2004. An RIAD may be required even if the box is on the checked. The amount, or defer to compute the amount, and date of the RMD will be furnished by on by January 31 either or Form 5486 if the behalf too the left does 10, or in a separate statement. If you don't take the RMD in 2004, you are subject to a 50% excise tax on the amount not distributed. See Pub. 590 for details.

statement. If you don't take the RND in 2004, you are subject to a 50% excess tax on the amount not dismourted. See Pub. 540 for details.

5498-ESA - OMB # 1549-1515

The information on Form 5498-ESA is furnished to you by the trustee or issuer of your Coverdell education savings account (ESA) by April 30, 2004. Form 5498-ESA reports contributions and follower contributions made for you for 2003. For more information about Coverdell ESAs, see Pub. 570. Tax Benefits for Education Box 1. Shows Coverdell ESAs contributions made in 2003 and through April 15, 2004 on you behall. Do not deduct these amounts on your income tax return. If the total contributions made to all your Coverdell ESAs for 2003 exceeded \$2,000, you must without whe excess, blue searings, by May 54, or you may were a perially. You must keep track of your Coverdell ESA assist (contributions) and distributions.

Box 2. Shows any rollower, including a direct rollower, you made in 2003. Generally, any amount rolled over from one Coverdell ESA to another Coverdell ESA for the benefit of the named beneficiary or a member of the beneficiary's family who is under age 30 (except for a beneficiary with special needs) is not taxable.

Desent of the named ceremicary or a memore or ne ceremicary's farmly who is urber age 30 (except for a beneficiary with special needs) is not taxable.

1099 - MISC - ONB # 1545-0115

Amounts shown may be subject to self-employment (SE) tax. If your net income from self-employment is \$400 or more, you must file a return and compute your SE tax on Schedule SE (Form 1040). See Pub. \$33, Self-Employment Tax, for more information. If no income or social security and Medicare taxes were withheld and you are still receiving hese payments, see Form 1040-ES, Statimated Tax for Individuals.
Individuals must report as explained below. Corporations, fiduciaries, or partnerships report the amounts on the proper line of your tax return.

Boxes 1 and 2. Report refits from real estate on Schedule E (Form 1040). If you provided significant services to the tearnst, solid real estate as a business, or rented personal property as a business, seport on Schedule C or C-EZ (Form 1040). For royalties on timber, coal, and iron one, see Pub. 544, Sales and Other Dispositions of Assests.

Assets.

Box 3. Generally, report this amount on line 21 of Form 1040 and identify the payment. The amount shown may be payments received as the ben employee, prizes, awards, taxable damages, Indian gaming profits, or other taxable income, If it is trade or business income, report this amount on

F (Form 1040).

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

Box 5. An amount in this box means the fishing boat operator considers you self-employed. Report this amount on Schedule C or C-EZ (Form 1040). See Pub. 595, Tax Highlights for Commercial Fishermen.

Box 6. Report on Schedule C or C-EZ (Form 1040).

Box 7. Shows nonemployee compensation. If you are in the trade or business of catching fish, box 7 may show cash you received for the sale of fish. If payments in this

Highlights for Commercial Fishermen.

Box 6. Report on Schedule C or C-EZ (Form 1040).

Box 7. Shows notemployee compensation. If you are in the trade or business of catching fish, box 7 may show cash you received for the sale of fish. If payments in this box are Sci income, eyer or this amount on Schedule C, C-EZ or F, From 1040), and complete Schedule SE (Form 1040). You received this torm instead of Form W-2 to be seen to be supported from the sale of Form W-2 to be seen to be supported from the sale of Form W-2 to be seen to be supported from the sale of Form W-2 to be seen to be supported from the sale of Form W-2 to be seen to be supported from the sale of Form W-2 to be seen to be supported from the sale of Form W-2 to be seen to be supported from the sale of Form W-2 to be seen to be supported from the sale of Form W-2 to be seen to be supported from the sale of Form W-2 to be seen to be supported from the sale of Form W-2 to be sale of Form W

social security and Medicare taxes.

Box 8. Shows substitute payments in lieu of dividends or tax-exempt interest received by your broker on your behalf after transfer of your securities for use in a short sale. Report on in me? 21 of Form 1040.

Box 9. If checked, \$5,000 or more of sales of consumer products was paid to you on a buy-sell, deposit-commission, or other basis. A dollar amount does not have to be shown. Generally, report any income from your sale of these products on Schedule C or C-EZ (Form 1040).

Box 10. Report this amount on line 8 of Schedule F (Form 1040).

Box 13. Shows your total compensation of excess golden parachule payments subject to a 20% excise tax. See the Form 1040 instructions for line 61.

Box 14. Shows gross proceeds paid to an attorney in connection with legal services. Report only the taxable part as income on your return.

Box 15. Other information may be provided to you in box 15.

Boxes 16-18. Shows state or local income tax withheld from the payments.

1090 °C - ORDB # 1563-1424

This is important tax information and is being furnished to the internal Revenue Sendor. If you are required to file a return, a negligence penalty or other sanction may be imposed on you'il fasched income results from this transaction and the IRS determines that it has not been reported.

In this important tax information and is being furnished to the internal Revenue Sendor. If you are required to file a return, a negligence penalty or other sanction may be imposed only out the property of the sendor of the property of the sendor determined to the sendor of the sendor of the sendor determined to the sendor of the sendor of the sendor of the sendor determined to the sendor determined to the sendor of th

# 1099 - Q - OMB # 1545-1760

1099 - O - 00/10 is 11545-1750

Box 1. Shows the gross distribution (including in-kind distributions) paid to you this year from a qualified bittion program (section 529) or a Coverdell ESA (section 530). This amount is the total of the amounts shown in box 2 and box 3. See Pub. 970 for more information.

Caution: For Coverdell ESA distributions (other than examings on excess contributions) made during 2030; the payer/trustee is not required to report amounts in boxes 2 and 3. Instead, if the payer/trustee may propt the fair market value of the Coverdell ESA - December 31, 2003, in the blank box below boxes 5 and 6. To figure your earnings and basis, use the Coverdell ESA - Taxable Withdrawals and Basis worksheet in Pub. 970.

Box 2. Shows the earnings part of the gross distribution shown in box 1. Generally, amounts distributed are included in income unless they are used to pay for qualified education expenses, transferred between trustees, or rolled over to another qualified education program within 60 days. Report amounts included in income on the "Other income" ince of From 1524.

Also, an additional 10% tax may apply to part or all of any amount included in income from the Coverdell ESA or qualified tuition program. See From 5329, Additional Taxes on Qualified Plans (including IRAs) and Other Tax-Faviered Accounts, and your tax entire instructions for information about how to report any income. If a final (total) distribution is made from your account and you have not recovered your contributions, you may have a deductible loss. Claim any loss on the "Other expenses" into 5 Schedule A (Form 1040), Interized Deductions.

Box 3. Shows your basis in the gross distribution reported in box 1.

Box 4. This box is checked if you transferred the amount in box 1 from one education program to another education program in a trustee-to-Instete transfer. However, this box may not be checked if the transfer was made from a Coverdell ESA.

Under a qualified tuition program, the amount in box 2 is included in income if th

## 1099 - S - OMB # 1545-0997

10997-ST-OMDE 1353-00997

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 turnish 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), Castlia Gains and Lossey.

Forderal mortgage subsidie/, You may have to recaptive (jax) 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

This will increase your tax. See Form 8628, Recapture of Federal Mortgage Subsidy, and Pub. 523, Selling Your Home.

Box 1. Shows the date of obeing.

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 transferree (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) as part of the consideration for the property transferred. The value of any 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) as part of the consideration for the property transferred. The value of any 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) as part of the consideration for the property transferred. The value of any services or property (other than cash or notes) as part of the consideration for the property transferred. The value of any services or a legal description for the property transferred. The value of any services or a legal description for the property transferred. The value of any services or a legal description for the property transferred. The value of any services or a legal description for the property transferred. The value of any services or a legal description for the property transferred. The value of any services or a legal description for the property transferred that the value of other property transferred.

# 1098 - E - OMB # 1545-1576

1038\_E-20.015 F1.1555-1576.

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 memoral or the IRS determines that an underpayment of tax results because you overstated a deduction for student loan interest. A person (including a final institution, a governmental unit, and an educational institution) that receives interest payments of \$600 or more during the year on one or more qualified student I tion, a governmental unit, and an educational institution) that receives interest payments of \$600 or m urnish this statement to you. u may be able to deduct student loan interest that you actually paid in 2003 on your income tax return.

You may be able to deduct student loan interest that you actually paid in 2003 on your income tax return. Also, you may be able to deduct additional amounts, such as loan origination fees and capitalized interest, not reported on this statement. Do not not be able to deduct the full amount of interest reported on this statement. Do not contact the recipientlender for explanations of the requirements for and how to figure any allowable deduction the interest paid. Instead, for more flows to figure any allowable deduction will enterest paid. Instead, for more flows. 1. Shows the interest precipient by the indered uniting the year on one or more student loans made to you.

Box 2. Shows if loan origination fees and/or capitalized interest are included in box 1.

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CORRECTED	(: C - L 1 1)
CORRECTED	OII Checkeal

PAYER'S name, street address,  EMPLOYEES RET PO BOX 13207 AUSTIN, TEXAS 7	IREMENT SYSTEM	\$ 22,700.64  2a. Taxable amount	0	2003	a de la companya del companya de la companya del companya de la co	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
	1	\$ 21,559.32	14	Form 1099-R	a digital	Application particular in
PAYER'S Federal identification	RECIPIENT'S identification	2b Taxable amount	2000	Total	5,911	Carlotte and a
number	number	not determined	L Jack	distribution		Copy B
74-6000098	459 24 4617	3 Capital Gain	a(June Oli)	4 Federal Income T	ax	Report this income
	458-24-4617	(included in box 2a)	100	withheld		on your Federal
RECIPIENT'S name, street address	s, city, state, and ZIP code		-11		11.4	tax return. If
ALFRED HAMILTON		\$		\$		this form shows
580 COUNTRY RD 329		5 Employee Contributions		6 Net unrealized appreciation		Federal income tax
	995			in employer's secu	rities	withheld in box 4,
TOAKUM, TA	993	1 141 22				attach this copy
		\$ 1,141.32		\$		to your return.
			IRA/	8 Other		This information is
		code	SEP			being furnished to
		/		\$	%	***************************************
and the specification out to a second		9a Your percentage of	~	9b Total employee contrib	outions	Revenue Service.
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ALFRED HAMILTON		13 Local Tax withheld 14 Name of locality			15 Local distribution	
Form 1099-R		Ψ		Danagtment of the		Jacom al Danson Coming

CORRECTED (if checked)

PAYER'S name, street address, city, state, and ZIP code  EMPLOYEES RETIREMENT SYSTEM PO BOX 13207 AUSTIN, TEXAS 78711		\$ 22,700.64  2a. Taxable amount		2003	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
		\$ 21,559.3	2	Form <b>1099-R</b>	
PAYER'S Federal identification	RECIPIENT'S identification	2b Taxable amount		Total	
number	number	not determined		distribution	
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		(included in box	2a)	withheld	
ALFRED HAMILTON 580 COUNTRY RD 329 YOAKUM, TX 77995		\$		\$	For Recipient's Records
		5 Employee Contributions		6 Net unrealized appreci	
				in employer's securit	
		\$ 1,141.32		\$	and the second second second
		7 Distribution	IRA/	8 Other	This information is
		code	SEP	The second second second	being furnished to
		7		\$	% the Internal
		9a Your percentage of		9b Total employee contribut	ions Revenue Service.
		total distribution %		\$	
Account number (optional)		10 State Tax withheld		11 State/Payer's state no	
458244617458244617A		-\$			-\$
438244017438244017A		\$ 13 Local Tax withheld		14 N C1	\$
ALFRED HAMILTON		-\$		14 Name of locality	15 Local distribution
					-\$
orm 1099-R	(Kaan	for your records)		Department of the T	easury - Internal Revenue Servi

# **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

**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.\*

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 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.)

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 instructuions.

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.

<sup>\*</sup> 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 # 3550

May 26, 2004

MAURINE HAMILTON 9008 EAST DR AUSTIN TX 78753-5112 3814396 X.15 512159 TAX DUL

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 Sange

Clara Lange Individual Retirement Plan Services Retirement Plans Division

Enc.

PAYER'S name, street address, city, state and ZIP code  STATE OF TEXAS DEFERRED COMPENSATION C/O JEFFERSON NATIONAL LIFE INS. CO.	Za i axable amount	2003	Annuities, Retirement or Profit-Sharing Plans,IRAs Insurance Contracts, etc	
9920 CORPORATE CAMPUS DRIVE, SUITE 100 LOUISVILLE, KY 40223 866-667-0561	2b Taxable amount not determined 3 Capital gain (included in box 2a)	FORM 1099-R  Total distribution  4 Federal income tax withhe	ald.	Copy C For Recipients Records
PAYER'S Federal identification number RECIPIENT'S identification number	er .	The Record Course Inc.	INTERNATION V	This information being furnished to the Internal
35-1802779 458-24-4617	5 Employee contributions or ins. premiums	6 Net unrealized appreciation securities	n in employer's	Revenue Service
RECIPIENT'S name, street address (including apt. no), city, St. and ZIP co	de 7 Distribution code(s) IRA/SEP/SIMPLE	8 Other	%	disconnection of
ALFRED HAMILTON	9a Your percentage of total distribution %	9b Total employee contributi	9b Total employee contributions  11 State/Payers state no. TX/  12 St	
RT 2 BOX 319 YOAKUM, TX 77995	10 State tax withheld \$0.00			
Account number (optional)	13 Local tax withheld \$0.00	14 Name of locality		15 Local distribution \$0.0
SS003715 Form 1099-R				Internal Revenue Service
PAYER'S name, street address, city, state and ZIP code	X CORRECTED (if checked)	OMB No. 1545-0119	□ Dietributi	ons From Pensions
STATE OF TEXAS DEFERRED COMPENSATION C/O JEFFERSON NATIONAL LIFE INS. CO.	\$8,234.52 2a Taxable amount	The state of the s	Annuities Profit-Sha	Retirement or aring Plans,IRAs, e Contracts, etc.
9920 CORPORATE CAMPUS DRIVE, SUITE 100 LOUISVILLE, KY 40223	10/20 1102	1 011111 1000 11		AND ASSESSMENT
866-667-0561	2b Taxable amount not determined	Total distribution		Copy B Report this income
propose and comment for all and problems processes and deposition of	3 Capital gain (included in box 2a)	4 Federal income tax withheld		on your Federal tax return. If this form shows Federal
PAYER'S Federal identification number 35-1802779 RECIPIENT'S identification number 458-24-4617	5 Employee contributions or ins. premiums	6 Net unrealized appreciation securities	n in employer's	income tax withheld in box 4, attach this copy to your return.
RECIPIENT'S name, street address (including apt. no), city, St. and ZIP co	de 7 Distribution code(s) IRA/SEP/SIMPLE	8 Other	%	This information is being furnished to
ALFRED HAMILTON	9a Your percentage of total distribution %	the Interpretation on 9b Total employee contributions the Interpretation on 11 State/Payers state no.  TX/  14 Name of locality 15 Local		the Internal Revenue Service.
RT 2 BOX 319 YOAKUM, TX 77995	10 State tax withheld \$0.00			12 State distribution \$8,234.5
	13 Local tax withheld			15 Local distribution
Account number (optional) SS003715	\$0.00			\$0.0
Form 1099-R		Department of	of the Treasury-	Internal Revenue Service
	X CORRECTED (if checked)		¬	460
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 100	1 Gross distribution \$8,234.52  2a Taxable amount \$8,234.52	2003	Annuities Profit-Sha	ons From Pensions , Retirement or aring Plans,IRAs, c Contracts, etc.
LOUISVILLE, KY 40223 866-667-0561	2b Taxable amount not	Total		Copy 2
	determined 3 Capital gain (included in box 2a)	4 Federal income tax withheld wit		File this copy with your state, city, or local
PAYER'S Federal identification number RECIPIENT'S identification number 458-24-4617	5 Employee contributions or ins. premiums	6 Net unrealized appreciation in employer's securities		income tax return, when
RECIPIENT'S name, street address (including apt. no), city, St. and ZIP co	de 7 Distribution code(s) IRA/SEP/SIMPLE 7	8 Other	%	required.
ALFRED HAMILTON	9a Your percentage of total distribution %	9b Total employee contribution	ons	Clar.
RT 2 BOX 319 YOAKUM, TX 77995	10 State tax withheld \$0.00	11 State/Payers state no. TX/		12 State distribution \$8,234.5
Account number (optional) SS003715	13 Local tax withheld \$0.00	14 Name of locality		15 Local distribution \$0.00

X CORRECTED (if checked)

Form 1099-R

## 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 annunities" (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 annunity) 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. F-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.

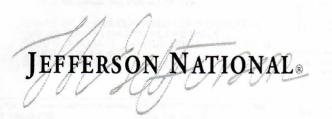
Box 8. If you received an annuity contract as part of a distribution, the value of the contract is shown. It is not taxable when you receive it and should not be included in boxes 1 and 2a. When you receive periodic payments from the annuity contract, they are taxable at that time. If the distribution 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 LIFE INSURANCE COMPANY
9920 Corporate Campus Drive #1000
Louisville, Kentucky 40223
T: 866-667-0561 ◆ F: 866-667-0563

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

MILTON HIXSON CHAIR OWEN WHITWORTH VICE-CHAIR BILL CEVERHA CAROLYN LEWIS GALLAGHER DON GREEN YOLANDA GRIEGO BOARD OF TRUSTEES 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 <u>certified copy</u> 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 <u>one</u> such instrument need be furnished for <u>all policies</u> issued by the Company, and for <u>all claimants</u> 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



Daniel Davila III MPA, CPA • PFS

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Your Future, Our Business

IMPORTANT TAX RETURN INFORMATION BELOW

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PROPERTY TAX RECEIPT

SIF IS

TAXABLE VALUE TAX RATE

2003 THANK YOU FOR PAYING YOUR PROPERTY TAXES TO THE TAXING UNITS BELOW FOR:

TRAVIS COUNTY CITY OF AUSTIN GS1 NILSON

TATEL XT WITZUA

P.O. BOX 1748

SEO1 AIRPORT BLVD.

TAX COLLECTOR NELDA WELLS SPEARS

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DEFENSE FINANCE AND ACCOUNTING SERVICE

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RECIPIENT'S name, address and ZIP code

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DAN NUMBER:

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1300 S. Mopac Expres Austin, TX 78746

# Alfred & Maurine Hamilton

2003 - Form1040



CERTIFIED PUBLIC ACCOUNTANTS & FINANCIAL CONSULTANTS