

AMERICAN PENSION CORPORATION

Re: Separation Claim

Dear Participant:

Your retirement benefit (Account) may be withdrawn from the Plan once you meet your Plan's requirements for distributions. Part of those requirements is completing the proper paperwork (for the Plan and for the government).

These are funds that have been set aside to help you attain a degree of financial security in retirement. We do suggest that you talk with your own accountant, attorney, or investment advisor prior to making your decision.

We are enclosing the Forms necessary for you to make a withdrawal or transfer, when the funds are available, and you are ready to imitate a distribution request:

- a) The YELLOW Brochure describes the tax implications of the various scenarios.
- b) The PINK Form allows you to direct us as to the method of withdrawal, and provides us with the certain basic information in order to complete the transaction.
- c) The WHITE J&S Waiver Form is for any participant whose total accounts exceeds \$5,000. If you are married, your spouse must also consent to the withdrawal (a Federal law), so that your spouse is then aware that there will be no further Death Benefit remaining under our Plans.

If you are not married, just (still) mark the Form indicating that, then sign (witnessed) and return the Form.

If you are married, you may sign the J&S Waiver Form, and anyone may witness your signature. Your Spouse's signature must be Notarized (a Federal law), or witnessed by a Plan Representative (Trustee/Officer).

- d) The BLUE Participant's Waiver of the 30 Day Notice allows you to waive the 30 day waiting period normally required before processing disbursements. This does not mean you will be paid within 30 days. It simply means you allow payment to be made in less than 30 days.

You may call our offices (908-757-5151) if you have any questions, but the completed Claim Forms should be returned directly to the Company itself.

Sincerely yours,

American Pension Corporation