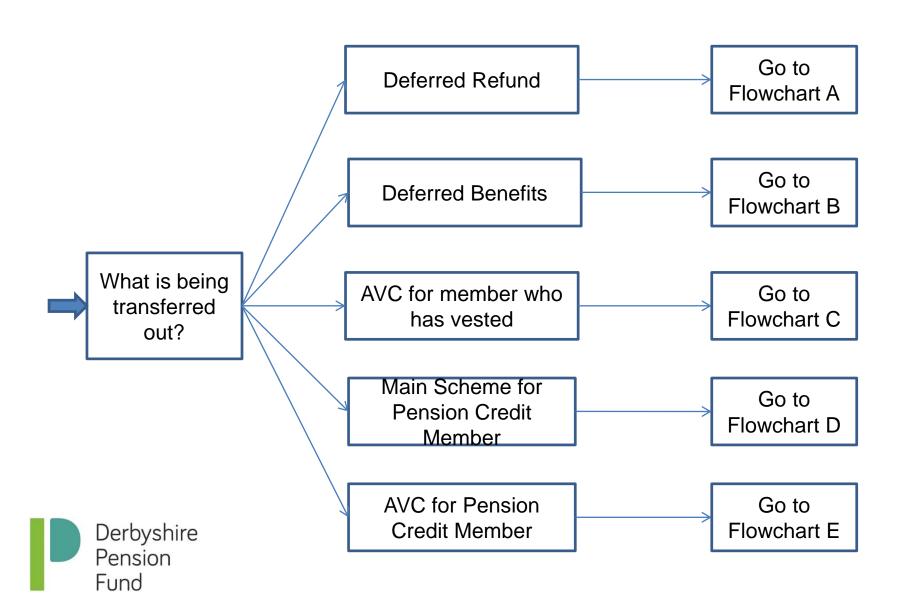
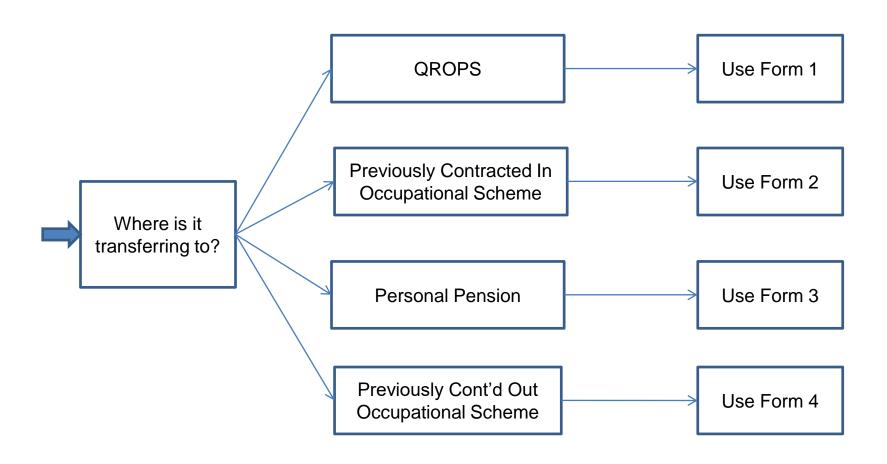
Determining which Transfer discharge form to use

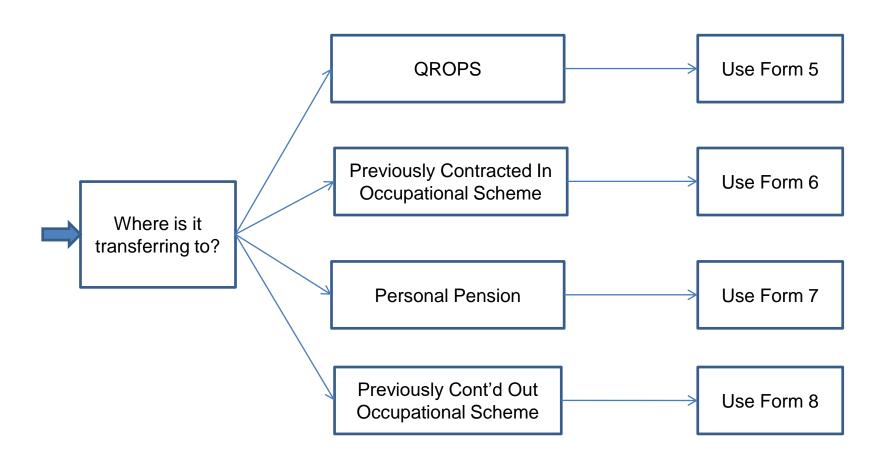


Flowchart A - Deferred Refunds



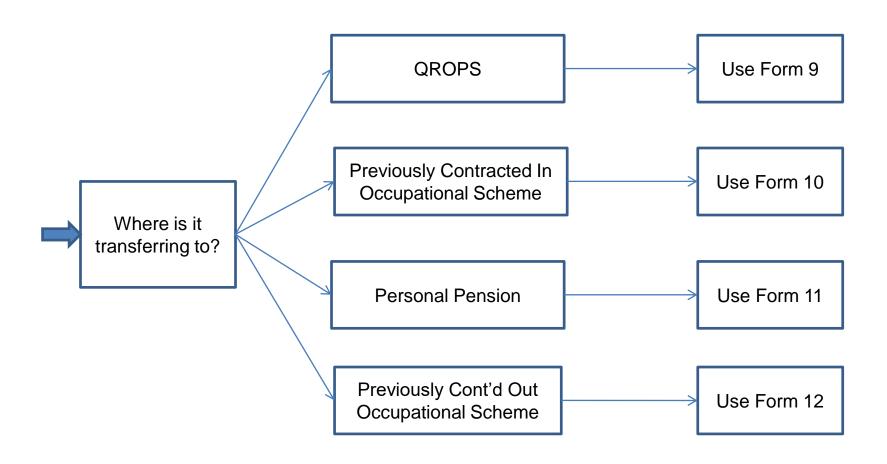


Flowchart B - Deferred Benefits



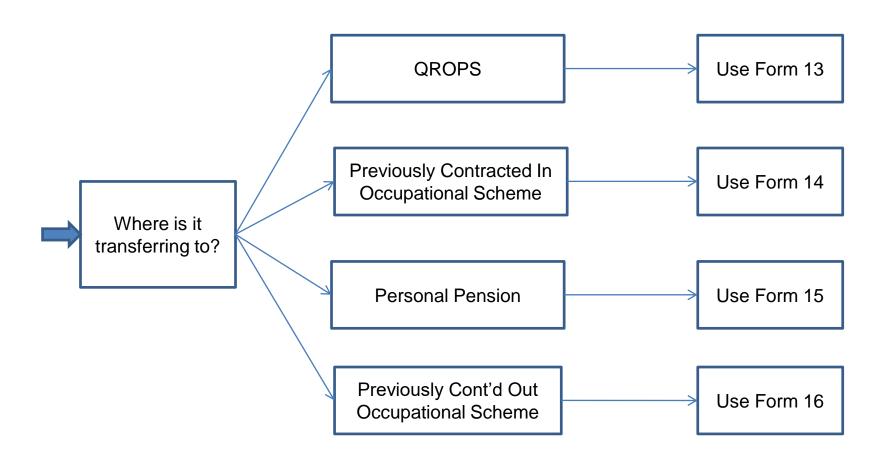


Flowchart C - AVC for Vested Member





Flowchart D - Pension Credit Member





Flowchart E - AVC for Pension Credit Member

