

Organizations that may permit non-hardship in-service distributions

Allianz Life Insurance Company of North America



Company ¹	Location ²
1. 3Com	Marlborough, MA
2. AAA	
3. Accenture	New York, NY; Albany, NY; Denver, CO; Minneapolis, MN; Detroit, MI; Phoenix, AZ; Los Angeles, CA; Palo Alto, CA; Sacramento, CA
4. Adaptec	Milpitas, CA
5. Adobe	San Jose, CA
6. ADP	New York, NY
7. Advanced Fibre Communications	Petaluma, CA
8. Aetna	Hartford, CT
9. Agency.com	New York, NY; San Francisco, CA; Irving, TX, Chicago, IL
10. AIG	New York, NY
11. Alcatel	Plano, TX; Calabasa, CA; Nogales, AZ; Claremont, NC; Petaluma, CA
12. Alcoa	Pittsburgh, PA
13. Allstate	Northbrook, IL
14. Analog Devices	Norwood, MA
15. Anheuser Busch	St. Louis, MO
16. Answer Think, Inc.	Miami, FL
17. Applied Materials	Santa Clara, CA
18. Ariba	Sunnyvale, CA
19. AT&T	Bedminster, NJ
20. Auto Desk, Inc.	San Rafael, CA
21. Avaya	Basking Ridge, NJ
22. Aventis	Bridgewater, NJ
23. Avery Dennison	Pasadena, CA

Company ¹	Location ²
24. Avid Technology, Inc.	Tewksbury, MA
25. Bank of America	Charlotte, NC
26. BASF	Mount Olive, NJ
27. Baxter	Deerfield, IL
28. Bayer	Pittsburgh, PA; Research Triangle Park, NC; Morristown, NJ
29. BB&T	Winston-Salem, NC
30. BP	Anchorage, AK; Warrenville, IL; Houston, TX; Los Angeles, CA; New York, NY; Linthicum, MD
31. BEA Systems	San Jose, CA
32. Becton, Dickinson & Co.	Franklin Lakes, NJ
33. Bellsouth	Atlanta, GA
34. Biogan	Toronto, ON
35. Black & Decker	Towson, MD
36. BMC Software	Houston, TX
37. Boeing	Chicago, IL; Hazelwood, MO; Philadelphia, PA; Bellevue, WA; Edmunds, WA; Seattle, WA
38. Boston Scientific	Natick, MA
39. Bristol Myers	New York, NY
40. Broadvision	Redwood City, CA
41. Brocade Communications	San Jose, CA
42. Brooktrout	Needham, MA
43. Cable & Wireless	Ashburn, VA; San Francisco, CA
44. Capital One	McLean, VA
45. Caterpillar	Peoria, IL
46. Checkpoint	Thorofore, NJ
47. Chevron Texaco	San Ramon, CA
48. Ciber	Greenwood Village, CO
49. Cigna	Philadelphia, PA
50. Cisco	San Jose, CA
51. Citigroup	New York, NY
52. Citrix Systems	Ft. Lauderdale, FL
53. Clorox	Oakland, CA
54. Coca-Cola	Atlanta, GA
55. Colgate	New York, NY
56. Commerce One	San Francisco, CA

Company ¹	Location ²
57. Computer Associates	Islandia, NY
58. Compuware	Detroit, MI
59. Converse Technology	Woodbury, NY
60. Conexant	Red Bank, NJ
61. Conseco	Carmel, IN
62. Coors	Golden, CO
63. Cox Communications	Atlanta, GA
64. Credit Suisse First Boston	New York, NY
65. Daimler Chrysler	Auburn Hills, MI
66. Dell Computers	Round Rock, TX
67. Deloitte	New York, NY
68. Delta Airlines	Atlanta, GA
69. Dominion Resources	Richmond, VA
70. Double Click	New York, NY
71. Duke Energy	Charlotte, NC
72. Dupont	Wilmington, DE
73. Eaton Corp.	Cleveland, OH
74. EDS, Inc.	Plano, TX
75. Electroglas	San Jose, CA
76. Eli Lilly	Indianapolis, IN
77. EMC	Hopkinton, MA
78. Ericsson	Plano, TX
79. Etrade	New York, NY
80. Extreme Networks	Santa Clara, CA
81. Exxon	Irving, TX
82. Fannie Mae	Washington, DC
83. Filenet	Costa Mesa, CA
84. First Union	Boston, MA
85. Ford Motor	Dearborn, MI
86. Foundry Networks	San Jose, CA
87. Freddie Mac	McLean, VA
88. Gap	San Francisco, CA
89. General Dynamics	Falls Church, VA
90. General Electric	Fairfield, CT
91. General Motors	Detroit, MI
92. Georgia Pacific	Atlanta, GA
93. Gillette	Boston, MA

Company ¹	Location ²
94. GlaxoSmithKline	Research Triangle Park, NC; Philadelphia, PA; Pittsburgh, PA
95. Hewitt Associates	Lincolnshire, IL
96. Hewlett Packard	Palo Alto, CA
97. Hilti North America	Tulsa, OK
98. Home Depot	Atlanta, GA
99. Honda	Torrance, CA
100. Honeywell	Morristown, NJ
101. IBM	Armonk, NY
102. ING Baring	Boston, MA; Scottsdale, AZ; New York, NY; Los Angeles, CA; Wilmington, DE; Minneapolis, MN; Des Moines, IA
103. Intel	Santa Clara, CA
104. JDS Uniphase	San Jose, CA
105. John Deere	Moline, IL
106. Johnson & Johnson	New Brunswick, NJ
107. Lehman Brothers	New York, NY
108. Lockheed Martin	Bethesda, MD
109. Lowes	Wilkesboro, NC
110. Lucent	Murray Hill, NJ
111. M&M Mars	McLean, VA
112. Marsh & McLennan	New York, NY
113. Merck	Whitehouse Station, NJ
114. Merrill Lynch	New York, NY
115. Microsoft	Redmond, WA
116. Morgan Stanley	New York, NY
117. Motorola	Schaumburg, IL
118. NASA	Huntsville, AL; Edwards, CA; Moffett Field, CA; Pasadena, CA; Washington, DC; Cape Canaveral, FL; Greenbelt, MD; Bay St. Louis, MS; Cleveland, OH; Houston, TX; Hampton, VA; Wallops Island, VA
119. National Semiconductor	Santa Clara, CA
120. Nationwide	Columbus, OH
121. Nextel	Reston, VA
122. Nokia	Irving, TX
123. Nortel	Richardson, TX; Santa Clara, CA; Research Triangle Park, NC; Billerica, MA; San Ramon, CA; Schaumburg, IL; Alpharetta, GA; Simi Valley, CA

Company¹

Location²

124. Novartis Pharmaceuticals	Broomfield, CO; Cambridge, MA; Cranbury, NJ; Dayton, NJ; Duluth, GA; East Hanover, NJ; Fremont, MI; Greensboro, NC; Minneapolis, MN; New York, NY; Parsippany, NJ; Princeton, NJ; White Plains, NY; Wilmington, NC
125. Novell	Waltham, MA
126. Peoplesoft	Pleasanton, CA
127. Pepsi	Somers, NY
128. Peregrine Systems	San Diego, CA
129. Perot Systems	Plano, TX
130. Pfizer	New York, NY
131. Philip Morris	Richmond, VA
132. PPG	Pittsburgh, PA
133. Priceline.com	Norwalk, CT
134. Primus Telecommunications	McLean, VA
135. Proctor & Gamble	Cincinnati, OH
136. Publix	Lakeland, FL
137. Qualcomm	San Diego, CA
138. Qwest	Denver, CO
139. RJR	Winston-Salem, NC
140. SAP	Newton Square, PA; Atlanta, GA; Waltham, MA; Westchester, IL; Independence, OH; Irving, TX; Houston, TX
141. Safeco	Seattle, WA
142. Sapiient	Cambridge, MA
143. Sara Lee	Chicago, IL
144. SBC Communications	San Antonio, TX
145. Scana	Columbia, SC
146. Scient	New York, NY
147. Scientific Atlanta	Lawrenceville, GA
148. Sears Roebuck	Chicago, IL
149. Segue Software	Lexington, MA
150. Sempra Energy/Southern CA Gas	San Diego, CA
151. Shell	Houston, TX
152. Sherwin Williams	Cleveland, OH
153. Siebel	San Mateo, CA
154. Siliconix	Santa Clara, CA
155. Southern Company	Atlanta, GA

Company¹**Location²**

156. Southwest Airlines	Dallas, TX
157. Sun Microsystems	Santa Clara, CA
158. Sprint FON	Shawnee Mission, KS
159. Sybase	Dublin, CA
160. Symantec	Cupertino, CA
161. Synnex	Fremont, CA
162. Target	Minneapolis, MN
163. Tellabs	Naperville, IL
164. Teradyne	Boston, MA
165. Terayon Communications	Santa Clara, CA
166. Texas Instruments	Dallas, TX
167. Textron/Bell Helicopter	Providence, RI
168. Tibco Software	Palo Alto, CA
169. Tiffany & Company	New York, NY
170. Time Warner	New York, NY
171. Toshiba	New York, NY
172. TRW	Livonia, MI
173. TXU Corp	Dallas, TX
174. Unisys	Blue Bell, PA
175. United States Steel	Pittsburgh, PA
176. United Technologies/Otis Elevator	Hartford, CT
177. UPS	Atlanta, GA
178. Veritas	Mountain View, CA
179. Verizon	New York, NY
180. Viacom	New York, NY
181. Vignette	Austin, TX
182. Vitria Technology	Sunnyvale, CA
183. Vulcan Materials	Birmingham, AL
184. Wachovia	Charlotte, NC
185. Wellpoint Health Networks	Thousand Oaks, CA
186. Wells Fargo	San Francisco, CA; Minneapolis, MN
187. Whirlpool	Benton Harbor, MI
188. Williams-Sonoma	San Francisco, CA
189. Winn Dixie	Jacksonville, FL
190. Xerox	Stamford, CT
191. Yahoo	Sunnyvale, CA

Help us add to this list!
Please call the FASTeam if
you learn of more companies
that offer in-service
distributions. Also let us
know if any of the companies
on this list no longer offer
in-service distributions.
800.950.7372

Important: Your client will owe income tax on the in-service distribution unless the distribution is rolled over to an IRA or other tax-qualified plan within 60 days of receiving the distribution. If your client is under age 59^{1/2}, a 10% federal tax penalty also may apply. Please see our "how to" flyer (AMK-065a) for additional details on in-service distributions.

¹**Note:** We are not able to verify that each of these organizations presently permits in-service distributions from their retirement plans. Our information has been obtained via producer feedback. In addition, organizations may change retirement plan provisions in the event of a merger/acquisition. The representative should have his/her client verify whether a particular employer currently offers in-service distributions.

²Typically includes U.S. headquarters and may list additional locations.

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