DISTRIBUTION OF YOUR ACCOUNT

Your Distribution Options

If your employment ends (except due to death) and your account is more than $1,000, you may leave your money in the Plan or elect:

- A lump sum payment payable to you,
- A rollover to another employer's plan or IRA, or
- Discretionary withdrawals, which allow you to request unlimited withdrawals. The minimum amount for a withdrawal is $500 or your remaining ASP account balance, whichever is less. When you take a discretionary withdrawal, money will be taken from all your investment options (except for your BrokerageLink® option) on a pro-rata basis. For example, if you take a discretionary withdrawal of $1,000 and your account is invested 50% in the Stable Value Fund and 50% in the U.S. Small-Cap Fund, your $1,000 withdrawal will be withdrawn $500 from the Stable Value Fund and $500 from the U.S. Small-Cap Fund. Additionally, money for any withdrawal will be taken from your money types, or sources, (i.e., pre-tax, after-tax, rollover, etc.) based on a predetermined order, or hierarchy. Please note that no funds will be withdrawn from your BrokerageLink® option. Instead, you must transfer funds from your BrokerageLink® option to the other investment options if the amount of your withdrawal exceeds the full amount available from those other investment options.

If your employment ends (except due to death) and your account is $1,000 or less, you may elect a lump sum payable to you or a rollover to another employer's plan or IRA. If you do not make a distribution election, your account will be paid to you as a lump sum.

If you die, your beneficiary (or beneficiaries) will receive your ASP account in a lump sum payment.

The earliest you can request your distribution is 45 days after the effective date of the termination of your employment.

Minimum Required Distribution Rules

Terminated employees must start receiving annual distributions, known as minimum required distributions (MRDs) from the Plan beginning with the calendar year in which they reach age 70½. You can defer your first MRD payment until April 1 of the calendar year following the calendar year in which you reach age 70½.

Before the date your first MRD payment must be paid, you will receive a letter from the Avaya 401(k) Plan Service Center describing the MRD process and your available options. That letter will also include any forms that you need to complete.