


Required Minimum Distribution Kit

Please review this information carefully before you begin.

What's included in this kit:

- **Required Minimum Distribution Form** (Withdrawal Form) - The Withdrawal Form should only be used to request a one-time payment or establish an installment payment for your Required Minimum Distribution (RMD).
- **Instruction guide** - This will be helpful as you fill out the Withdrawal Form.

What you need to do:

- Know your December 31st balance** - You may find it helpful to log in to your account and review your December 31st balance for the prior year before you begin. Simply log in at **empowermyretirement.com** and select your account. You may then select *Balance* and then enter the *As Of* date or you may select *Statements and documents* and review your last quarter statement.
- Correcting mistakes** - Any changes to the Withdrawal Form must be crossed out and initialed. White-out corrections are not acceptable. If you do not initial all changes, the form may be returned for verification or we may require a new form.
- Complete all pages of the Withdrawal Form.** Make sure all nine digits of your U.S. Social Security number (SSN)/U.S. Taxpayer Identification number (TIN) are entered on the first page of the form and the last four digits are entered at the top of the other pages. Remember to keep a copy of the form for your records.
- Return all pages that include this bar code.** 

Electronically:	Log into your account at empowermyretirement.com and click <i>Account</i> at the top of the page and then select <i>Overview</i> from the drop-down menu. From the left navigation menu, select <i>Upload documents</i> .
Regular Mail:	Empower, PO Box 173764, Denver, CO 80217-3764
Express Mail:	Empower, 8515 E. Orchard Road, Greenwood Village, CO 80111

What to expect:

- **All checks will be sent to your address on file.** For security purposes, **the Withdrawal Form cannot be used for address changes.** Please log in to your account, click your name in the top right corner of the homepage and verify your home mailing address. If you need to make a change to the address we have on file, call us at 1-800-551-4218.
- **Stay updated on your withdrawal status.** Sign up for text or email updates on the Withdrawal Form. You can also check the status by logging in to your account and select your account and then select *Withdrawals*.
- **Your request requires a termination date from East Bay Regional Park District** prior to processing.
- **Still have questions?** Call 1-800-551-4218.

Plan name: East Bay Regional Park District 457(b) Deferred Compensation Plan

Plan number: 100422-01

Required Minimum Distribution Form

Use this form to request a one-time payment or to establish or change an installment payment for your required minimum distribution (RMD).

- The enclosed instruction guide will help you as you fill out this form.
- Questions on this form? Call 1-800-551-4218.

Step 1: Your information

Print in block letters in black or blue ink. Do not write outside the boxes. All requested personal information is required to be completed.

First name MI Last name (Entire name must match the name on file.)

U.S. Social Security number/U.S. Taxpayer Identification number Date of birth (mm/dd/yyyy) Account extension (if this applies)

Update me on withdrawal status (optional) by:

Text message (area code + number)

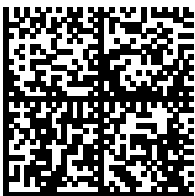
Standard text messaging rates from your mobile carrier may apply.

Email address

You can also check the status of your request at: **empowermyretirement.com**

Citizenship status - Failure to provide the following information will result in delays.

Are you a U.S. citizen or U.S. resident alien?	Yes <input type="checkbox"/> OR No <input type="checkbox"/> If no, complete the following information: Country of legal residence <input type="text"/>
Did you receive this account from another person due to a QDRO (divorce) or beneficiary claim?	Yes <input type="checkbox"/> OR No <input type="checkbox"/> If yes, you may skip to completing the address information and then skip to Step 3.

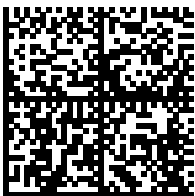


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Last 4 digits of SSN/TIN

Step 2: Account information

Have you separated from employment with East Bay Regional Park District?	Yes <input type="checkbox"/> OR No <input type="checkbox"/> If Yes, enter your date of separation (mm/dd/yyyy): <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>						
Do you have loan(s) on your account?	Yes <input type="checkbox"/> OR No <input type="checkbox"/> If you have separated from employment with East Bay Regional Park District, your outstanding loan (balance and interest) will be treated as a taxable withdrawal, unless you mark the <i>Leave my loan active</i> checkbox below. If you want to pay off the loan prior to requesting a withdrawal, obtain a payoff quote online at empowermyretirement.com or by calling 1-800-551-4218. <input type="checkbox"/> Leave my loan active and I will continue making payments.						



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Last 4 digits of SSN/TIN

Step 3: RMD payment options

Please select one of the options below.

One-time payments

Option A	<input type="checkbox"/> Calculate a one-time RMD payment for me.
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Option B	<input type="checkbox"/> Calculate and pay my one-time RMD payment into my Empower Investment Account. For questions, contact us at 1-844-305-6565. Enter account number below: <table border="1"><tr><td>X</td><td>G</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>	X	G								
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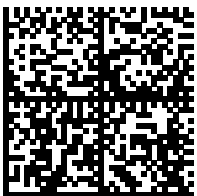
Installment payments

Option C	<input type="checkbox"/> Installment payment <input type="checkbox"/> Payments made to me. <input type="checkbox"/> Payments made to my Empower Investment Account. For questions, contact us at 1-844-305-6565. Enter account number below: <table border="1"><tr><td>X</td><td>G</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>	X	G								
X	G										

Option C	Are you currently receiving periodic installment payments and would like to continue to receive these amounts in addition to starting your RMD installment payments? Yes <input type="checkbox"/> OR No <input type="checkbox"/> If you answer no or you do not make a selection, any existing periodic installment payment you may have will be stopped and replaced with your RMD installment payment.
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Installment payment options:

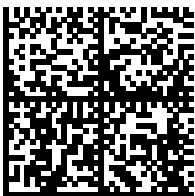
When would you like to start this installment payment?	Date must be between the 1 st and the 28 th . <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> (mm/dd/yyyy) If no date is entered, we will set up the installment payments using the date this form is received in good order.										
How often would you like your payment?	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Annually										



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Last 4 digits of SSN/TIN

How would you like your payments withdrawn from your account? (optional):	Unless I make a choice below, I understand that my payment will be calculated and prorated across all the eligible money types in my account. Effective January 1, 2024, for account owners and alternate payees, Roth will be excluded from the RMD calculation and depletion, and Roth withdrawals will not count toward your RMD amount. See the instruction guide for more information about the differences in pretax, after-tax and Roth money types. I would like to draw down this money type first (choose only one): <input type="checkbox"/> Pretax <input type="checkbox"/> After-tax <input type="checkbox"/> Roth (for Beneficiaries only)* *If an account owner or alternate payee elects Roth, we will prorate from all available non-Roth money types.
If you reached the required RMD age last year and:	If your request is received on or before April 1, any remaining prior year, initial deferred RMD will be withdrawn on the date this form is received in good order and will be sent in a lump sum payment.



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Last 4 digits of SSN/TIN

Step 4: Tax withholding

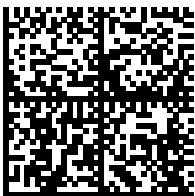
Federal tax - For one-time RMD payments or lump-sum payment for previous calendar year:	<p>Your withholding rate is determined by the type of payment you will receive. Please refer to IRS Form W-4R for more information.</p> <ul style="list-style-type: none"> The default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% below. Generally, you cannot choose less than 10% for payments to be delivered outside the United States and its possessions. Complete the percentage box if you would like a rate of withholding that is different from the default withholding rate. See instructions on page 2 of the IRS Form W-4R found on irs.gov and the Marginal Rate Tables below for additional information. Enter the rate as a whole number (no decimals). <p style="text-align: center;">Percentage <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table> %</p> <p>I understand that I am still liable for the payment of federal income tax on the taxable amount. I also understand that I may be subject to tax penalties under the estimated tax payment rules if my payments of estimated tax and withholding, if any, are not adequate.</p>			

2024 Marginal rate tables (<https://www.irs.gov/pub/irs-pdf/fw4r.pdf>)

You may use these tables to help you select the appropriate withholding rate for this withdrawal. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding.

Single or married filing separately		Married filing jointly or qualifying widow(er)		Head of household	
Total income over...	Tax rate for every dollar more	Total income over...	Tax rate for every dollar more	Total income over...	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
14,600	10%	29,200	10%	21,900	10%
26,200	12%	52,400	12%	38,450	12%
61,750	22%	123,500	22%	85,000	22%
115,125	24%	230,250	24%	122,400	24%
206,550	32%	413,100	32%	213,850	32%
258,325	35%	516,650	35%	265,600	35%
623,950*	37%	760,400	37%	631,250	37%

*If married filing separately, use \$380,200 instead for this 37% rate.

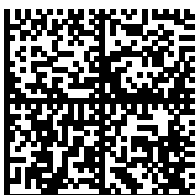


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Last 4 digits of SSN/TIN

Step 4: Tax withholding (continued)

Federal tax – For installment payments – current and future calendar years:	Periodic installment payments lasting longer than 10 years: For your federal income tax withholding election, unless you elect out of withholding below, or otherwise complete the IRS Form W-4P (please go to irs.gov and enter <i>Form W-4P</i> into the search bar or call 1-800-TAX-FORM (829-3676)), federal income tax will be withheld as if you are single with no adjustments. If you choose to make an alternate income tax withholding election, then you must complete and attach the IRS Form W-4P to this Withdrawal Form. <input type="checkbox"/> I elect not to have federal income tax withheld (must have U.S. residence address on file). I understand that I am still liable for the payment of federal income tax on the taxable amount. I also understand that I may be subject to tax penalties under the estimated tax payment rules if my payments of estimated tax and withholding, if any, are not adequate.
State tax:	Any state tax withholding is based on your state of residence. You can make optional state tax elections if your state allows. Otherwise, we will withhold the standard state tax rate based on the requirements of your state of residence and any elections you make below. <input type="checkbox"/> Do not withhold state taxes from my withdrawal. <input type="checkbox"/> ADD an EXTRA (choose either a % or a dollar amount, not both): Percentage <input type="text"/> <input type="text"/> <input type="text"/> % OR Dollar amount \$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> I have attached the election form for my state, if required.



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Last 4 digits of SSN/TIN

Step 5: Delivery options

If you have chosen to send your payment to your Empower Investment Account, please do not complete this section.

For one-time RMD payments or lump-sum payment for previous calendar year:

- Regular** mail to my address on file. **(Free)** Estimated delivery is up to five business days after the withdrawal is completed.
- Express** delivery to my address on file. **(\$40.00 fee for each type of check - pretax, after-tax and Roth.)** Estimated delivery is two to three business days after the withdrawal is completed.
- Electronic** deposit (ACH) to the bank account on file. **(\$15.00 fee for each type of deposit - pretax, after-tax and Roth.)** Estimated delivery is two to three business days after the withdrawal is completed.

Important: If you have more than one bank account on file with us, please provide the account nickname and the last four digits of the account number that you would like to use. For your protection, your ACH banking information must have been previously submitted to us and verified; otherwise, we will send the check(s) to your address on file.

Bank account nickname

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Last four digits of the bank account number

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For installment payments - current and future calendar years:

- Regular** mail to my address on file. **(Free)** Estimated delivery is up to five business days after the withdrawal is completed.
- Electronic** deposit (ACH) to the bank account on file. **(Free)** Estimated delivery is two to three business days after the withdrawal is completed.

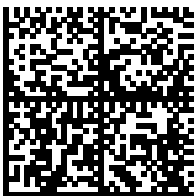
Important: If you have more than one bank account on file with us, please provide the account nickname and the last four digits of the account number that you would like to use. For your protection, your ACH banking information must have been previously submitted to us and verified; otherwise, we will send the check(s) to your address on file.

Bank account nickname

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Last four digits of the bank account number

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Last 4 digits of SSN/TIN

Step 6: Signatures and consent

My consent:

I understand and agree to all pages of this form, instruction guide and notice(s) and affirm all information is correct.

I acknowledge the following:

I request a withdrawal of my account according to my instructions on the form. Once a payment has been completed, it cannot be changed or reversed.

I understand that my election(s) on this form are effective for 180 days. If I request a full withdrawal from my account, any residual amounts that may be posted to my account will be paid out in the same manner as I have elected on this form. I consent to any subsequent payment of these residual amounts in accordance with this form.

Under penalty of perjury, I certify that the U.S. Social Security number or U.S. Taxpayer Identification number I have provided in Step 1 is correct. I am a U.S. person if I marked *Yes* to the *Are you a U.S. citizen or U.S. resident alien?* question in Step 1 of this form.

For an installment payment, I understand that the following fee(s) will be assessed:

- One-time \$50.00 set-up fee
- Ongoing quarterly fee of \$6.25

Please note:

This withdrawal request may be subject to an administrative review period prior to processing, and the investments in your account will not be sold until the withdrawal is completed. The review period may take several business days. Your investments may fluctuate with market performance, so you may want to review your account with an advisor prior to making a withdrawal request. If you initiate a fund transfer during the review period, it may delay your withdrawal. If you want to make investment changes prior to withdrawal, please contact us or access your account online.

Upon completion of the administrative review, the withdrawal may be processed, but the proceeds remain subject to certain verification controls before delivery. If the verification controls are not completed for any reason, the proceeds of the withdrawal will be redeposited into your account as of the current market price on the date of redeposit.

Any person who presents a false or fraudulent claim is subject to criminal and civil penalties.

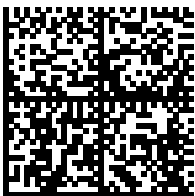
My signature

Signature date (Required)

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An original, handwritten signature is required on this form.

(mm/dd/yyyy)



Verify and send

Make sure to complete each step.

Did you provide all nine digits of your U.S. Social Security number/U.S. Taxpayer Identification number on the first page and the last four digits on the other pages, answer the citizenship questions and obtain all handwritten signatures? Omitting information will cause delays.

Send your request. Return all pages with the bar code.

Electronically:	Log into your account at empowermyretirement.com and click <i>Account</i> at the top of the page and then select <i>Overview</i> from the drop-down menu. From the left navigation menu, select <i>Upload documents</i> .
Regular Mail:	Empower, PO Box 173764, Denver, CO 80217-3764
Express Mail:	Empower, 8515 E. Orchard Road, Greenwood Village, CO 80111

Contact information:

Online empowermyretirement.com
By phone 1-800-551-4218 weekdays from 8 a.m. to 10 p.m. Eastern time
1-303-737-7249 from outside the U.S.
TTY number 1-800-345-1833

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INSTRUCTION GUIDE

This instruction guide provides important information and tips to help you complete the Withdrawal Form. The sections of the instruction guide match the sections of the Withdrawal Form.

Please read it carefully and follow along as you complete the Withdrawal Form.

Step 1: Your information

Quick tips:

- **Include full U.S. Social Security number/U.S. Taxpayer Identification number.**
- **Confirm your address.**
- **Attach IRS Form W-8BEN, if applicable.**

U.S. Social Security number/U.S. Taxpayer Identification number

It's important that you provide your complete and correct U.S. Social Security number/U.S. Taxpayer Identification number for accurate tax reporting and verification.

Account extension

You will only have an account extension if you have multiple accounts on our platform. If you have an account extension, it can be found on your statement.

Updates on this request

We will keep you updated on the status of this withdrawal if you provide us your mobile number or your email address. By providing your mobile number and/or email address, you are consenting to receive text messages, emails, or both related to this request.

Are you a non-resident alien?

If so, we will withhold taxes at a rate of 30% unless your country of residence has entered into a tax treaty with the U.S. that provides for a reduced withholding rate or an exemption from withholding. To claim this treaty rate, you must complete and attach IRS Form W-8BEN. You can download this form by accessing [irs.gov](https://www.irs.gov), clicking *Forms & Instructions* at the top of the page, and typing "W-8BEN" in the search bar.

Use the tips below to make sure your W-8BEN form is received in good order.

- To receive the treaty rate, the country must be listed on the IRS website as having a treaty benefit.
- Your name and country of citizenship must be spelled out and the country cannot be the United States of America.
- Your address cannot be a P.O. Box.
- You must provide a valid date of birth.
- Your form must be signed and dated.
- Your foreign tax identifying number cannot match your U.S. Social Security number or U.S. individual Taxpayer Identification number.
- All countries listed on the form must match.

Would you like to calculate your payment over your and your spouse's joint life expectancy?

If you are a current or former employee of East Bay Regional Park District and you have a sole, spousal primary beneficiary who is more than 10 years younger, you may provide instruction to use the IRS Joint and Last Survivor Table to calculate your RMD. The IRS tables can be viewed at [irs.gov](https://www.irs.gov).

Confirm your address

For your security, **your address on the Withdrawal Form must match the address we have on file.** Address information must be on file for at least 15 days. If you need to make a change to the address we have on file, call us at 1-800-551-4218.

Step 2: Account information

Quick tips:

- **Choose one reason for your withdrawal.**
- **Know your options if you have a loan.**

Do you have a loan?

If you have an outstanding loan on your account, you have the following options:

- Pay off the outstanding loan balance in full.
- Treat the outstanding loan (principal and interest) as a taxable withdrawal at the time you submit the Withdrawal Form. This is called a *loan offset*.
- Leave the loan active and continue making payments.

Loan offset information

If you do not make a selection to *Leave your loan active*, and your loan is treated as a loan offset, you may roll over all or any portion of the offset amount if the loan is not in default. Any offset amount that is not rolled over will be taxed (including the 10% additional income tax on early withdrawals, unless an exception applies). You may roll over offset amounts to an IRA or an employer plan (if the plan accepts loan offset rollovers).

You will have until your tax return due date (including extensions) for the tax year during which the offset occurs to complete your rollover. A qualified plan loan offset occurs when a plan loan in good standing is offset because your employment ends or your plan terminates. If your offset occurs for any other reason, you have 60 days from the date the offset occurs to complete your rollover.

Step 3: RMD payment options

Quick tips:

- **Review your December 31 balance.**
- **Effective January 1, 2024, for account owners and alternate payees, Roth money sources will be excluded from the RMD calculation and depletion, and Roth withdrawals will not count toward your RMD amount.**

IRS rules for Required Minimum Distributions, along with frequently asked questions, can be found on the IRS website at [irs.gov](https://www.irs.gov). Once you are on the site, enter *Required Minimum Distribution* in the search bar. Please consult with your tax advisor for an explanation of the different minimum distributions rules.

Calculate a one-time RMD payment for me

- If you are a current or former employee of East Bay Regional Park District, your RMD will be calculated using your prior year's December 31 account balance divided by the appropriate life expectancy factor from the IRS Uniform Lifetime Table.
- If you are a current or former employee of East Bay Regional Park District and you have a sole, spousal primary beneficiary who is more than 10 years younger, you may provide instruction to use the IRS Joint and Last Survivor Table to calculate your RMD. The IRS tables can be viewed at [irs.gov](https://www.irs.gov).
- If you are a beneficiary or an alternate payee, your RMD will be calculated using your prior year's December 31 account balance divided by the appropriate life expectancy factor from the IRS Single Life Expectancy Table.
- You are responsible for submitting a new Withdrawal Form for your RMD amount every year. It is your responsibility to ensure that the withdrawals comply with the IRS rules and deadlines for RMDs.

- If you fail to request a withdrawal for any year, the Internal Revenue Code ("Code") may impose a federal excise tax on any amount not withdrawn by the deadline. This excise tax is in addition to ordinary income tax.

Installment payments

- If you are due an initial, deferred RMD, it will be paid as a lump-sum withdrawal effective the day this request is processed.
- If you are a current or former employee of East Bay Regional Park District, your RMD will be calculated using your prior year's December 31 account balance divided by the appropriate life expectancy factor from the IRS.
- If you are a beneficiary or an alternate payee, your RMD will be calculated using your prior year's December 31 account balance divided by the appropriate life expectancy factor from the IRS.
- Once established, no additional paperwork is needed to complete the RMD every year. This installment will pay the full amount of your RMD each year. Any other eligible withdrawals will not reduce the RMD amount that is paid.
- If you are requesting an installment payment and you are participating in more than one type of retirement plan (i.e., 401(a), 403(b) or IRA), your minimum distribution must be calculated and taken separately from each plan. Contact the provider for each plan to discuss your options.

What's the difference between pretax, after-tax and Roth accounts?

- *Pretax accounts* include contributions, earnings and any rollover amounts that have not yet been taxed. Employer contributions to your account are also considered *pretax accounts*.
- Your plan may have allowed you to make *after-tax contributions* to your account. These after-tax contributions are different from Roth contributions (see the next bullet point for the description of Roth contributions). After-tax contributions can be withdrawn tax free but the earnings on these contributions are still taxable.
- *Roth contributions* are a special form of after-tax contributions. Both Roth and after-tax contributions are similar in tax treatment as you make contributions to the plan. The primary difference occurs when you take a withdrawal. Qualified distributions of Roth funds, including the earnings, are tax free.

For more information about the difference between pretax, after-tax and Roth contributions or information about other rollover options, refer to the 402(f) Notice of Special Tax Rules on Distributions.

Are you invested in a brokerage account in the plan?

- If you are invested in the brokerage account in the plan and you have requested an installment payment, it is your responsibility to make sure sufficient funds have been transferred in to the core investments prior to the processing of this request.
- If you do not initiate trading instructions and transfers in time to generate funds needed to make these payments, your installment payment will be stopped.

Step 4: Tax withholding

Quick tips:

- **Attach IRS Form W-4R or W-4P to elect your federal withholding, if applicable.**
- **Attach state withholding form, if applicable.**

How to elect tax withholding:

For one-time RMD payments or lump-sum payment for previous calendar year:

Your withholding rate is determined by the type of payment you will receive.

- **We will automatically withhold 10%** federal tax.

If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. Your withholding choice (or an election not to have withholding) will generally apply to any future payment from the same plan or IRA.

You may use the table to help you select the appropriate withholding rate for this withdrawal. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See page 2 of the **IRS Form W-4R** found on [irs.gov](https://www.irs.gov) on how to use this table.

Special notes about state withholding, if applicable.

If you are making this withdrawal in a state that has different tax withholding laws from the state you live in, we encourage you to consult with your tax advisor before making your withholding elections.

If you would like to withhold taxes differently than your state's rate and your state allows you to, you must include a completed state income tax withholding form with your Withdrawal Form. You can obtain your state's income tax withholding form on the state's website.

If the form is required for your withdrawal and you do not include it or do not complete it accurately, the withdrawal will be taxed according to applicable state regulations.

Step 5: Delivery options

Quick tips:

- Choose your delivery option.
- Note any applicable fees.
- Checks are mailed to the address we have on file.
- Electronic deposits (ACH) are made to the bank account we have on file.
- Address and banking information must be on file for at least 15 days.
- To add your bank account, you can set it up by going to your account online or by calling us at the number listed on this form.

Your payment will not be delivered until the withdrawal process is complete. This includes receiving your request in good order.

Delivery options for one-time RMD payments or lump-sum payment for previous calendar year

- Regular mail
- Express mail
- Electronic deposit (ACH) (See *Important information about electronic delivery* below.)

Delivery options for current and future calendar year installment payments

- Regular mail
- Electronic deposit (ACH) (See *Important information about electronic delivery* below.)

All payments sent by regular or express mail will be sent to the address we have on file. This is for your security and to help prevent fraud on your account.

You may not use this form to update your mailing address. If you need to update your mailing address, call us at 1-800-551-4218 for instructions.

If an option is not selected, all transactions will be sent by regular mail.

Delivery fees

- There is a \$40.00 fee for each type of check (pretax, after-tax and Roth) sent to you by express mail.
- For one-time RMD payments or lump-sum payment for previous calendar year, there is a \$15.00 fee for each type of deposit (pretax, after-tax and Roth) sent by electronic deposit (ACH). For current and future calendar year installment payments, there is no fee.
- Any delivery fee is non-refundable and will be deducted from the withdrawal amount.
- Express delivery will occur Monday through Friday (except holidays), with no signature required.

Important information about electronic delivery

- If requested, your funds can be delivered electronically to your bank account through the Automated Clearing House (ACH) network. By choosing electronic delivery, you are authorizing us to deposit and withdraw funds to and from your account as necessary, including any adjustments that may be needed. Also, you are authorizing your bank to receive deposits and allow withdrawals, including adjustments, in the same manner.
- Your electronic deposit (ACH) banking information must have been previously submitted to us and verified for your protection; otherwise we will send the check to your address on file. If you are using banking information for an installment payment, please log in to your account and verify your banking information or call us at the number listed on page 1.

- You authorize and direct your financial institution not to hold any overpayments on your behalf, or on behalf of your estate or any current or future joint account holder, if applicable.

Step 6: Signatures and consent

Quick tips:

- **Don't forget to sign your form!**
- **Consider the impact of market fluctuations in case your request is delayed.**

- We encourage you to consult with your tax or legal advisor as needed.
- The Withdrawal Form and instruction guide are not intended to provide tax or legal advice.
- It is your responsibility to make sure your elections on the Withdrawal Form are accurate. Your elections must meet the tax requirements of the Internal Revenue Code.
- You are responsible for any income tax and penalties assessed by the IRS and state tax authorities based on your chosen elections.
- For your protection, we may hold your withdrawal for additional security verification.
- If any section of the Withdrawal Form is incomplete or inaccurate, your request may not be processed and may require a new form or additional information before it can be processed.
- You should be aware that fund companies may charge fees on your withdrawal if you have not been invested for the required minimum amount of time. To learn more, please request and read the fund's prospectus and disclosure documents.
- Your withdrawal may be subject to other delivery fees or loss of interest, or both, based on your investment options, your length of time in the plan and other possible considerations. To learn more, contact us for a withdrawal quote a 1-800-551-4218.

Although we make every effort to keep the information in this instruction guide current, it is subject to change without notice. Federal, state, and local tax laws may be revised, and new plan provisions may be adopted by the plan. For the most up-to-date version of this instruction guide, please call 1-800-551-4218. The TTY number is 1-800-345-1833.