

# RETIREMENT

PLAN CONSULTANTS LLC



# TERMINATION DISTRIBUTION PACKET

## Hello.

Your company has partnered with

## Retirement Plan Consultants (RPC)

to manage its retirement plan.

We are here to assist you  
with the distribution  
process.

As a result of your recent change in  
employment status, you have multiple  
distribution options available to you  
regarding your retirement account.

## Distribution Options:

**Cash distribution:** You may withdraw your account as cash; you can receive a check or have it directly deposited into a bank account. A cash withdrawal is taxable income to you in the year distributed. Please review the special tax notice to understand any taxes and penalties that may apply.

**Rollover:** You may transfer funds from your retirement to your new employer's retirement plan or an Individual Retirement Account. There are no penalties or taxes for requesting a rollover distribution.

**Combo Payment:** You may choose a combination of the Cash and Rollover distribution options listed above. Rollover a portion of your funds and withdraw the remainder of your account as cash.

**To request a distribution from your account, please see the following pages for a step-by-step guide to help you log into your retirement account and start the distribution process.**

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*If you have any questions, please feel free to call 877-800-1114 to speak with the Retirement Plan Consultants Client Service Team.*



# Online Distribution

Visit <https://retirementplanconsultants.info> and click **Account Access** on the website header menu.

Type in your **Username** and **Password**, or follow the instructions provided in your welcome letter.

Select role from dropdown menu: **Participant**

Click the **Login** button

A One-Time PIN (OTP) is required to login using multi-factor authentication (MFA). If you need additional guidance with the OTP process, click the **Guide to Logging in with MFA** link (located at the top of this gray login box).

On the Participant Dashboard, click the **Manage Your Account** tab.

Select **Withdrawal Options** from the dropdown menu.

When the **Withdrawal Options** screen is displayed click the **Select a termination type** dropdown arrow and select the **Termination of Service** option from the list.

Click the **GET STARTED** link.



# Online Distribution

Read the Instructions and click the **View the Special Tax notice** link to review that information. Once the Special Tax Notice has been reviewed, click the **Next** button.

Termination Distribution Request - Termination Rollover Request

Overall Progress: **0% Complete**

Instructions

**PLEASE NOTE: Only full termination withdrawals (rollover or cash payments) are available online. If you are looking to take a combination payout, partial distribution, or any other in-service distribution you will need to fill out a distribution request form located in the Forms, Guides, & Documents tab at the top of the screen.**

The following pages will take you through the steps to request a distribution from the plan. Use the buttons at the bottom of the page to navigate to the next step. Click [here](#) for a guide to help complete the required steps. After you have completed all of the steps, you will be shown a summary of your request to review before submitting the request for approval.

View the Special Tax Notice below to understand the tax consequences of taking this distribution, for any questions consult with your tax advisor prior to completing this request.

Important Tax Information

Please take the time to read the plan tax notice. It contains important information about the taxability of retirement plan distributions, including methods to defer federal income tax on your savings by making a rollover election.

[View the Special Tax notice](#)

Account Balance Summary

Source	Balance	Vested Percent	Vested Balance
Employee Traditional Deferral	\$1,171.68	100.00%	\$1,171.68
Employer Match	\$46.86	100.00%	\$46.86
Employer Safe Harbor Non-Elective	\$209.58	100.00%	\$209.58
Roth Deferral	\$398.69	100.00%	\$398.69

[CANCEL](#) [NEXT](#)

Overall Progress: **16% Complete**

Instructions

Please verify the following personal information is correct. If incorrect information is provided, this may delay or prevent the delivery of your payment. If the information is incorrect, update the information under "Manage Your Account", "Edit Your Personal Information" tab at the top of this page.

General Information

First name: Bear, Last name: Polar

Marital status: Single, Birth date: 02/22/1959, Date of hire: 02/18/2019

Street address 1: 124 Test Dr., Street address 2:

City: Norfolk, State: NE, Zip code: 68701, Country:

Home phone: +1 123 - 286 - 7890, Receives text messages:  Yes  No

Office phone: +1 123 - 456 - 7890 - Ext, Receives text messages:  Yes  No

Other phone: +1 --, Receives text messages:  Yes  No

> Email Confirmation Information

[CANCEL](#) [BACK](#) [NEXT](#)

Review and verify your General Information. If updates are needed, go to the **Manage Your Account** tab at the top of this screen and select the **Edit Your Personal Information** option from the dropdown menu.

Once the information is updated, return to the **Withdrawal Options** page and select **Continue** to proceed with your request. Once everything looks correct, click the **Next** button.

Choose the payment option(s) that meet your needs and click the **Next** button.

*Cash Withdrawals are taxable and will be paid out to you less any federal and/or state tax withholdings.*

*Rollover Requests are non-taxable rollovers to an IRA or qualified retirement plan.*

Termination Distribution Request - Termination of Service

Overall Progress: **32% Complete**

Instructions

Enter the desired options below for receiving a lump sum distribution from the plan.

Payments from Traditional (Pre-tax) Accounts

I elect to receive payment(s) less any applicable transaction fees from my traditional accounts in the following form:

A lump sum cash distribution of my vested balance, less any income tax withholding.

A direct rollover of my vested balance to an IRA or a qualified retirement plan.

A direct rollover of a portion of my vested balance, with the remaining amount paid as a cash distribution, less any income tax withholding.

Payments from Roth Accounts

I elect to receive payment(s) less any applicable transaction fees from my Roth account in the following form:

A lump sum cash distribution of my vested balance, less any income tax withholding.

A direct rollover of my vested balance to an IRA or a qualified retirement plan.

A direct rollover of a portion of my vested balance, with the remaining amount paid as a cash distribution, less any income tax withholding.

[CANCEL](#) [BACK](#) [NEXT](#)



# Online Distribution

Review the payment type(s) and estimated amount(s) shown on the next screen. If you chose the option to Rollover a portion of your assets with the remaining amount in cash, choose **Percentage** or **Dollar Amount** for your rollover then indicate the Amount.

Choose your payment method(s) from the dropdown menus next to each payment type.

Rollover payments are only allowed by check.

Termination Distribution Request - Termination of Service

Overall Progress: 48% Complete

Instructions  
Please provide information necessary to facilitate payment of your account balance. Select each payment type below in order to enter payment detail information. [Wire instructions are not an acceptable form of payment.](#) A check reissue fee will apply if necessary.

Payments from Traditional (Pre-tax) Accounts  \$ Dollar Amount  % Percentages

Payment Type	Amount	Estimated Distribution*	Payment Method
Rollover	0%	\$0.00	Select One
Cash	100%	\$13,078.78	Select One

Payments from Roth Accounts  
You have elected to receive 100% of your Roth account as a lump sum cash payment.

Payment Type	Amount	Estimated Distribution*	Payment Method
Cash (Roth)	100%	\$149.98	Select One

ESTIMATE PAYMENTS

CANCEL BACK NEXT

\*Estimated distributions are based on current balance and pricing, and are subject to change due to market fluctuation. This amount is not a guarantee of the amount you will receive if your distribution request is approved and does not take into account for fees and tax withholding.

Cash Payment Method

Payment method  
Check

Payable to \*  
MO JO

Street address 1 \*  
1 Single Ave

Street address 2

City \*  
Johnson

State \*  
ME

Zip code \*  
12345

Foreign state (outside US only)

Country

CANCEL SAVE

For Check Payment(s), complete the related information, then click the **Save** button. *Fields marked with an asterisk are required.*

Cash Payment Method

Payment method  
ACH

Account holder name(s) \*

ABA routing number \*

Bank account # \*  
Re-Enter account # \*

Sub account #

Bank name \*

Street address 1 \*  
1 Single Ave

Street address 2

City \*  
Johnson

State \*  
ME

Zip code \*  
12345

Foreign state (outside US only)

Country

CANCEL SAVE

For ACH Payment(s), complete the related information, then click the **Save** button. *Fields marked with an asterisk are required.*



# Online Distribution

Termination Distribution Request - Termination of Service

Overall Progress: **64% Complete**

Instructions

By checking the boxes below and continuing, you are agreeing to all of the statements on this page. If you do not agree, the request cannot be completed at this time.

Please review and confirm these statements.

- I am not a Minnesota resident. If I am a Minnesota resident, I understand my cash distribution will not be processed unless I complete **Form W4-MNP** and submit it [here](#) (*Not required for rollovers*).
- I have read the **Special Tax Notice** and I understand the tax consequences of taking this distribution. If I am requesting that a portion of my distribution be rolled over, I hereby certify that the IRA or Plan identified in the payment details is an "eligible retirement plan" authorized to accept the direct rollover of my Plan distribution. I understand that if I have Roth money in my account it will be coded as a Roth rollover and if I have Pre-tax money in my account it will be coded as a Pre-tax rollover regardless of the rollover account type selected.
- I consent to an immediate distribution of my vested account balance. I wish to waive any unexpired portion of the minimum 30-day notice period during which I may consent to a distribution from the Plan.
- I understand that any account balances valuations that were provided to me are subject to change upon further valuations. If I am less than 100% vested in my account, I understand the distribution will result in a forfeiture of the non-vested portion of my account balance.
- I certify under penalties of perjury that the social security number provided is correct and I am a US person (including a US resident alien). I request this distribution and certify that I am (or the indicated alternate payee is) the proper party to receive payments(s) from this Annuity Contract / Custodial Account and that the information provided is true and accurate.

Review and confirm the statements by checking the box to the left of each statement. Then click the **Next** button.

Confirm all details on the final screen are correct, then click the **Submit** button.

If changes are needed, click the **Back** button to make the necessary adjustments.

The **Cancel** button will discontinue the entire distribution request. Your entries will not be saved.

Transaction Certification

- I am not a Minnesota resident. If I am a Minnesota resident, I understand my cash distribution will not be processed unless I complete **Form W4-MNP** and submit it [here](#) (*Not required for rollovers*).
- I have read the **Special Tax Notice** and I understand the tax consequences of taking this distribution. If I am requesting that a portion of my distribution be rolled over, I hereby certify that the IRA or Plan identified in the payment details is an "eligible retirement plan" authorized to accept the direct rollover of my Plan distribution. I understand that if I have Roth money in my account it will be coded as a Roth rollover and if I have Pre-tax money in my account it will be coded as a Pre-tax rollover regardless of the rollover account type selected.
- I consent to an immediate distribution of my vested account balance. I wish to waive any unexpired portion of the minimum 30-day notice period during which I may consent to a distribution from the Plan.
- I understand that any account balances valuations that were provided to me are subject to change upon further valuations. If I am less than 100% vested in my account, I understand the distribution will result in a forfeiture of the non-vested portion of my account balance.
- I certify under penalties of perjury that the social security number provided is correct and I am a US person (including a US resident alien). I request this distribution and certify that I am (or the indicated alternate payee is) the proper party to receive payments(s) from this Annuity Contract / Custodial Account and that the information provided is true and accurate.

Upon submission, your distribution request will be moved on for the necessary approvals prior to processing.

Please allow 10-14 days for processing. To review the status of your request, go to **Manage Your Account**, then select **Web Requests**.