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.

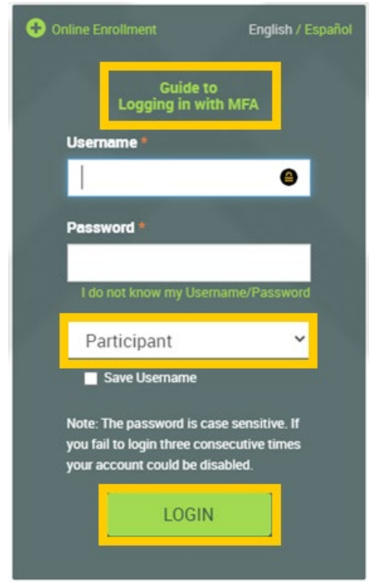
Combo Payment: You may choose a combination of the Cash and Rollover distribution options listed above. Rollover a portion of your funds and withdraw the remainder of your account as cash.

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.

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

Online Termination Distribution

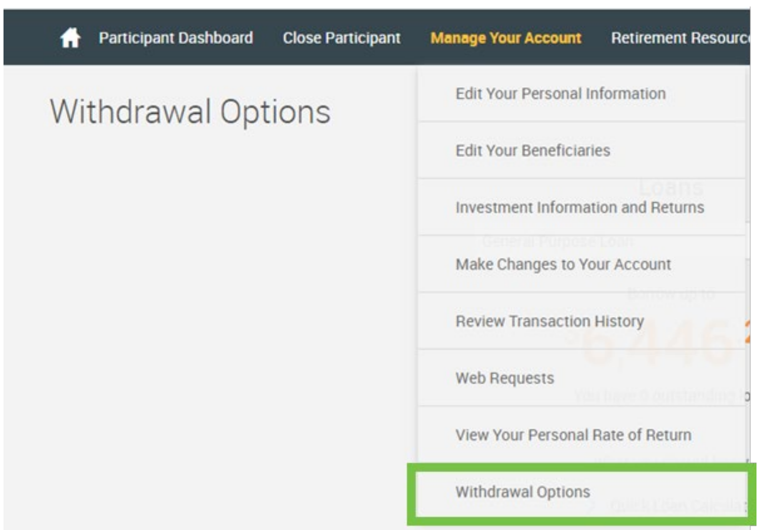
Go to https://retirementplanconsultants.info and choose **Account Access**



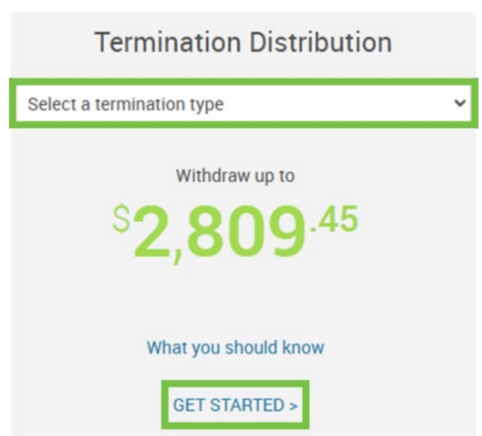
Type in your **Username** and **Password**

Select role from dropdown menu: **Participant**

Click the **Login** button



Choose **Manage Your Account** and select **Withdrawal Options** from the dropdown.

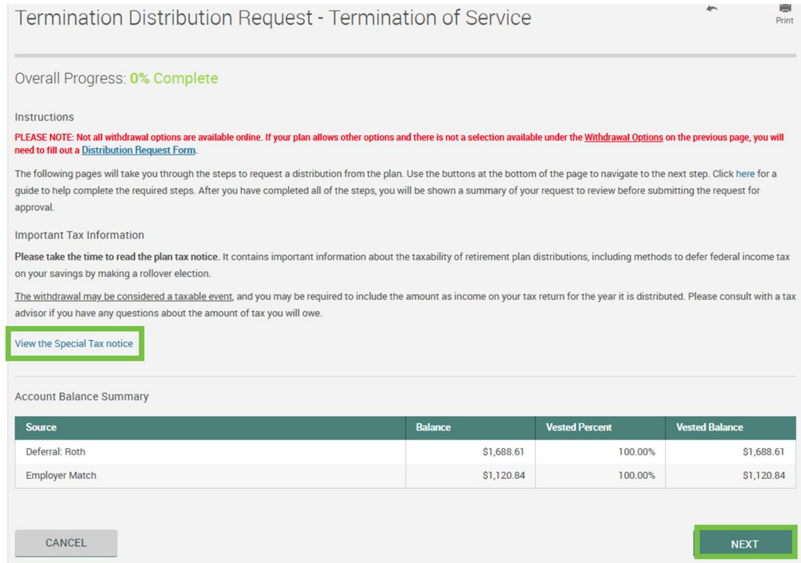


Select **Termination of Service** from the **Termination Distribution** dropdown.

Click **GET STARTED**.

Online Termination Distribution

Read the Instructions and click **Next**.


Termination Distribution Request - Termination of Service

Overall Progress: 0% Complete

Instructions

PLEASE NOTE: Not all withdrawal options are available online. If your plan allows other options and there is not a selection available under the Withdrawal Options on the previous page, you will need to fill out a Distribution Request Form.

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.

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.

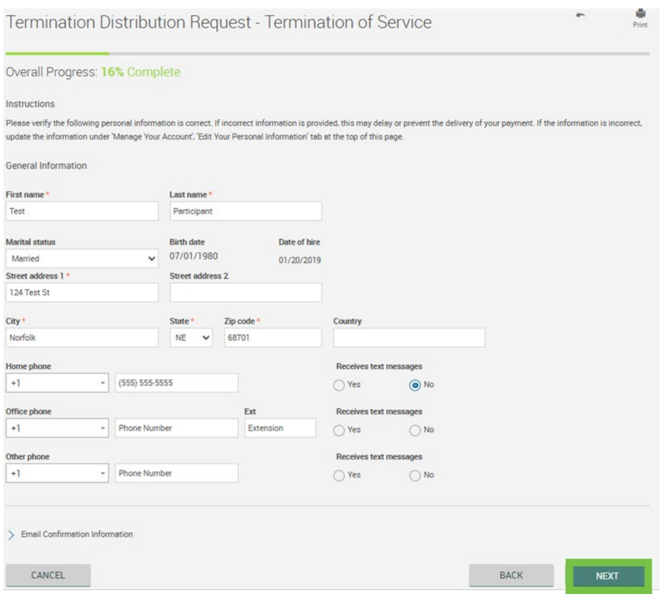
The withdrawal may be considered a taxable event, and you may be required to include the amount as income on your tax return for the year it is distributed. Please consult with a tax advisor if you have any questions about the amount of tax you will owe.

View the Special Tax notice

Account Balance Summary

Source	Balance	Vested Percent	Vested Balance
Deferral: Roth	$1,688.61	100.00%	$1,688.61
Employer Match	$1,120.84	100.00%	$1,120.84

CANCEL NEXT


Termination Distribution Request - Termination of Service

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

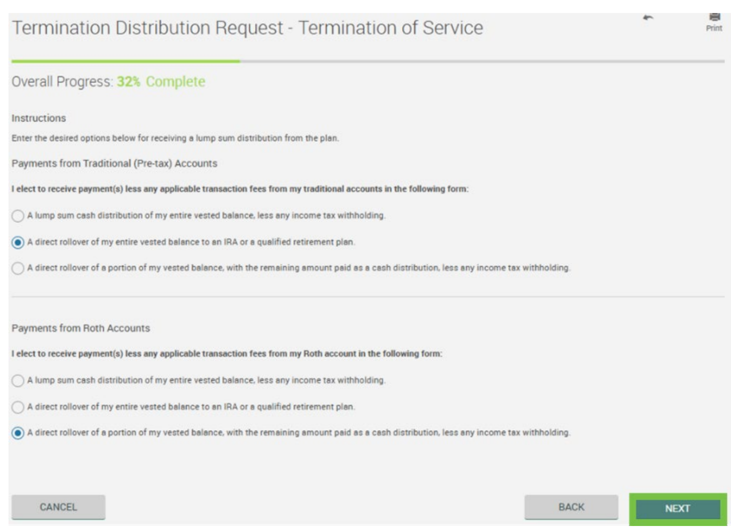
First name * Test
Last name * Participant
Marital status Married
Birth date 07/01/1980
Date of hire 01/20/2019
Street address 1 * 124 Test St
Street address 2
City * Norfolk
State * NE
Zip code * 68701
Country
Home phone +1 (555) 555-5555
Receives text messages Yes No
Office phone +1 Phone Number
Ext Extension
Receives text messages Yes No
Other phone +1 Phone Number
Receives text messages Yes No

Email Confirmation Information

CANCEL BACK NEXT

Review your Information and click **Next**.

<u>NOTE:</u> *If changes are needed, go to **Manage Your Account** and select **Edit Your Personal Information** from the dropdown. Once the information is updated, return to the **Withdrawal Options** page and select **Continue** to proceed with your request.*


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 entire vested balance, less any income tax withholding.
- A direct rollover of my entire 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 entire vested balance, less any income tax withholding.
- A direct rollover of my entire 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

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

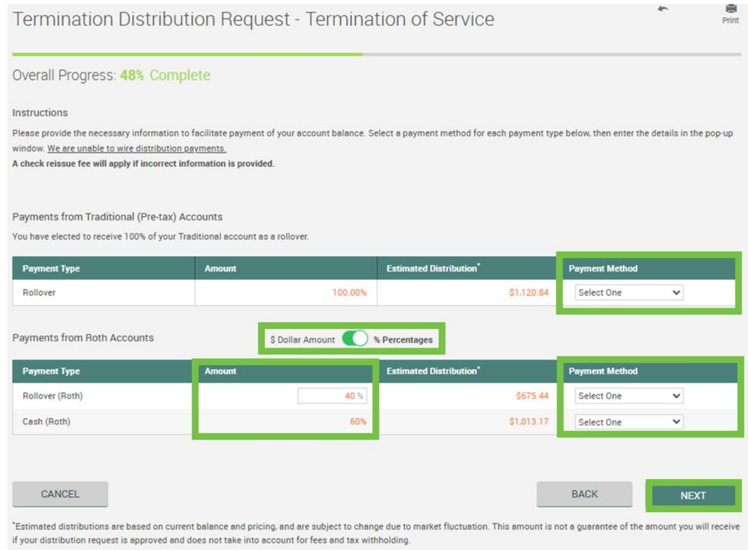
Cash Withdrawals are taxable and will be paid out to you less any federal and/or state tax withholdings.

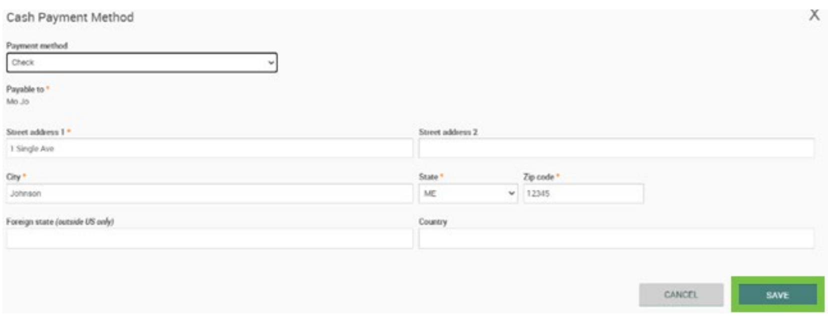
Rollover Requests are non-taxable rollovers to an IRA or qualified retirement plan.

Online Termination Distribution

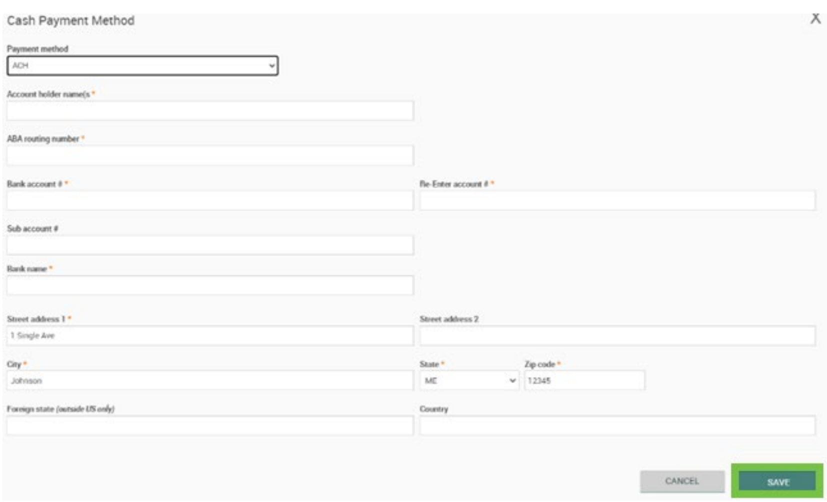
Review the payment type(s) and estimated amount(s) and select your payment method(s) from the dropdown menu(s).

Note: *Rollover payments are only allowed by check.*



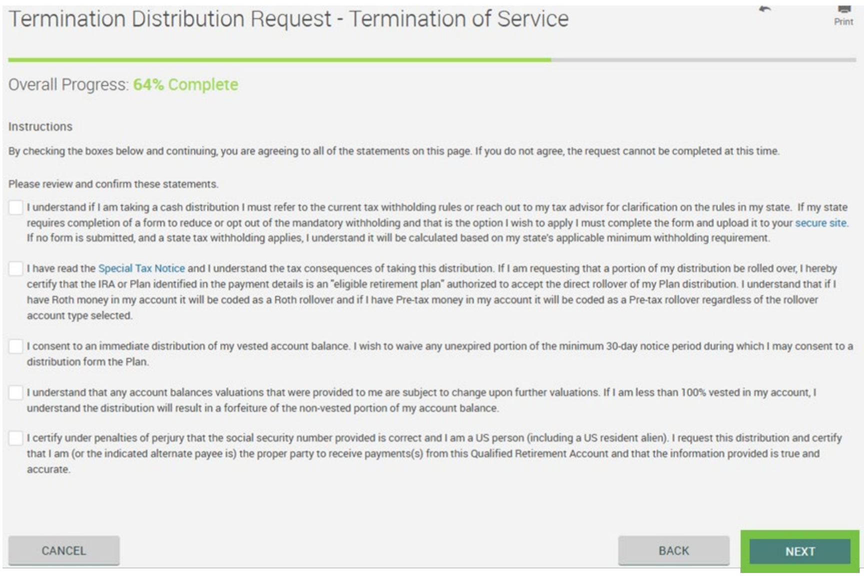


For Check Payment(s), complete the related information, then click **Save**.



For ACH Payment(s), complete the related information, then click **Save**.

Online Termination Distribution



Termination Distribution Request - Termination of Service

Print

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.

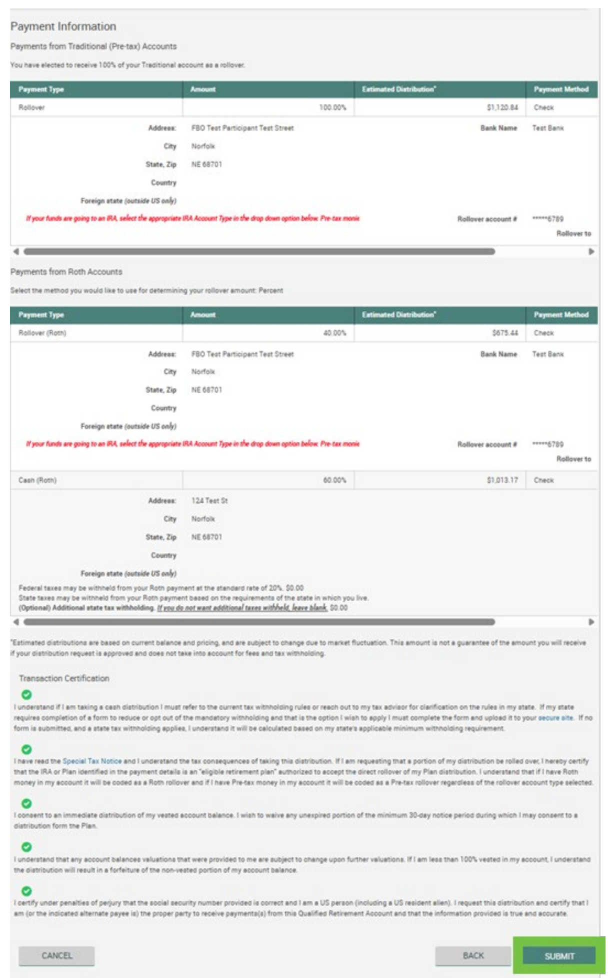
Please review and confirm these statements.

- [ ] I understand if I am taking a cash distribution I must refer to the current tax withholding rules or reach out to my tax advisor for clarification on the rules in my state. If my state requires completion of a form to reduce or opt out of the mandatory withholding and that is the option I wish to apply I must complete the form and upload it to your secure site. If no form is submitted, and a state tax withholding applies, I understand it will be calculated based on my state's applicable minimum withholding requirement.
- [ ] 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 form 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 Qualified Retirement Account and that the information provided is true and accurate.

CANCEL BACK NEXT

Read and select the boxes to the left of each statement, then click **Next**.

Confirm all details on the final screen are correct, then click the **Submit** at the bottom of the screen.



Payment Information

Payments from Traditional (Pre-tax) Accounts

You have elected to receive 100% of your Traditional account as a rollover.

Payment Type	Amount	Estimated Distribution*	Payment Method
Rollover	100.00%	$1,120.84	Check

Address: FBO Test Participant Test Street
City: Norfolk
State, Zip: NE 68701
Country
Foreign state (outside US only)
Bank Name: Test Bank
Rollover account #: *****6789
Rollover to

If your funds are going to an IRA, select the appropriate IRA Account Type in the drop down option below. Pre-tax monie

Payments from Roth Accounts

Select the method you would like to use for determining your rollover amount: Percent

Payment Type	Amount	Estimated Distribution*	Payment Method
Rollover (Roth)	40.00%	$675.44	Check
Cash (Roth)	60.00%	$1,013.17	Check

Rollover (Roth):
Address: FBO Test Participant Test Street
City: Norfolk
State, Zip: NE 68701
Country
Foreign state (outside US only)
Bank Name: Test Bank
Rollover account #: *****6789
Rollover to

If your funds are going to an IRA, select the appropriate IRA Account Type in the drop down option below. Pre-tax monie

Cash (Roth):
Address: 124 Test St
City: Norfolk
State, Zip: NE 68701
Country
Foreign state (outside US only)

Federal taxes may be withheld from your Roth payment at the standard rate of 20%. $0.00
State taxes may be withheld from your Roth payment based on the requirements of the state in which you live.
(Optional) Additional state tax withholding. ***If you do not want additional taxes withheld, leave blank.*** $0.00

*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.

Transaction Certification

- [x] I understand if I am taking a cash distribution I must refer to the current tax withholding rules or reach out to my tax advisor for clarification on the rules in my state. If my state requires completion of a form to reduce or opt out of the mandatory withholding and that is the option I wish to apply I must complete the form and upload it to your secure site. If no form is submitted, and a state tax withholding applies, I understand it will be calculated based on my state's applicable minimum withholding requirement.
- [x] 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.
- [x] 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 form the Plan.
- [x] 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.
- [x] 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 Qualified Retirement Account and that the information provided is true and accurate.

CANCEL BACK SUBMIT

Once approved by your Plan Sponsor, please allow 10-14 days for processing.

To review the status of your request, go to **Manage Your Account**, then select **Web Requests**.