

# 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.

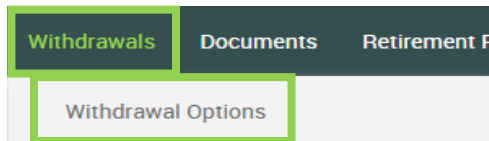
**To request a distribution from your account, please see the following pages for a step-by-step guide to help you log into your retirement account and start the distribution process.**

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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.*



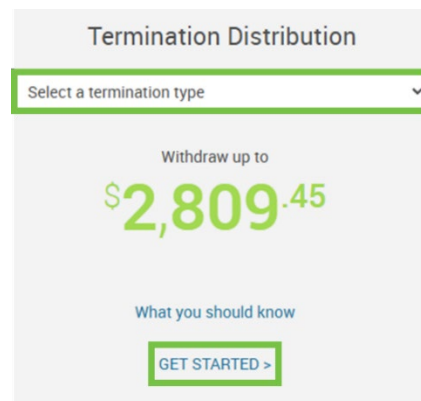
# Online Termination Distribution



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

Click **GET STARTED**.

Select **Withdrawal Options** from the menu.



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](#)

Read the Instructions and click **Next**.

Review your information and click **Next**.

**If changes are required**, select **Account** then **Edit Your Personal Information** from the top menu. Make your changes, then return to your distribution request.

**If no change are required**, click **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 \*  Last name \*

Marital status  Birth date  Date of hire

Street address 1 \*  Street address 2

City \*  State \*  Zip code \*  Country

Home phone   Receives text messages ☐ Yes ☒ No

Office phone   Ext.  Receives text messages ☐ Yes ☐ No

Other phone   Receives text messages ☐ Yes ☐ No

> Email Confirmation Information

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

Go to: <https://www.retirementplanconsultants.info/login>.  
Contact RPC at 877-800-1114 for login assistance.



# Online Termination Distribution

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.*

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.

Termination Distribution Request - Termination of Service

Overall Progress: **48% Complete**

Instructions  
Please provide the necessary information to facilitate payment of your account balance. Select a payment method for each payment type below, then enter the details in the pop-up window. **You are unable to wire distribution payments.**  
A check release fee will apply if incorrect information is provided.

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              | Select One     |

Payments from Roth Accounts

☒ Dollar Amount ☐ Percentages

| Payment Type    | Amount | Estimated Distribution* | Payment Method |
|-----------------|--------|-------------------------|----------------|
| Rollover (Roth) | 40 %   | \$879.44                | Select One     |
| Cash (Roth)     | 60 %   | \$1,013.17              | Select One     |

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 \*  
Mr. J.

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 **Save**.

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

Cash Payment Method

Payment method  
ACH

Account holder name(s) \*

ABA routing number \*

Bank account # \*

Fin 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

Go to: <https://www.retirementplanconsultants.info/login>.  
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# Online Termination 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 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 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 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.

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

To review the status of your request, go to the **Account** tab and then select **Web Requests** from the dropdown menu.

### 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% | \$1,320.84              | Check          |
| Address: FBO Test Participant Test Street                                                                                |         |                         |                |
| City: Norfolk                                                                                                            |         |                         |                |
| State, Zip: NE 68701                                                                                                     |         |                         |                |
| Country:                                                                                                                 |         |                         |                |
| Foreign state (outside US only):                                                                                         |         |                         |                |
| If your funds are going to an IRA, select the appropriate IRA Account Type in the drop down option below. Pre-tax monies |         |                         |                |
| Rollover account #                                                                                                       |         |                         | ****6799       |
|                                                                                                                          |         |                         | Rollover to    |

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          |
| Address: FBO Test Participant Test Street                                                                                |        |                         |                |
| City: Norfolk                                                                                                            |        |                         |                |
| State, Zip: NE 68701                                                                                                     |        |                         |                |
| Country:                                                                                                                 |        |                         |                |
| Foreign state (outside US only):                                                                                         |        |                         |                |
| If your funds are going to an IRA, select the appropriate IRA Account Type in the drop down option below. Pre-tax monies |        |                         |                |
| Rollover account #                                                                                                       |        |                         | ****6799       |
|                                                                                                                          |        |                         | Rollover to    |
| Cash (Roth)                                                                                                              | 60.00% | \$1,013.17              | Check          |
| 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           |        |                         |                |

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### Transaction Certification

- ☒ 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.
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- ☒ 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

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