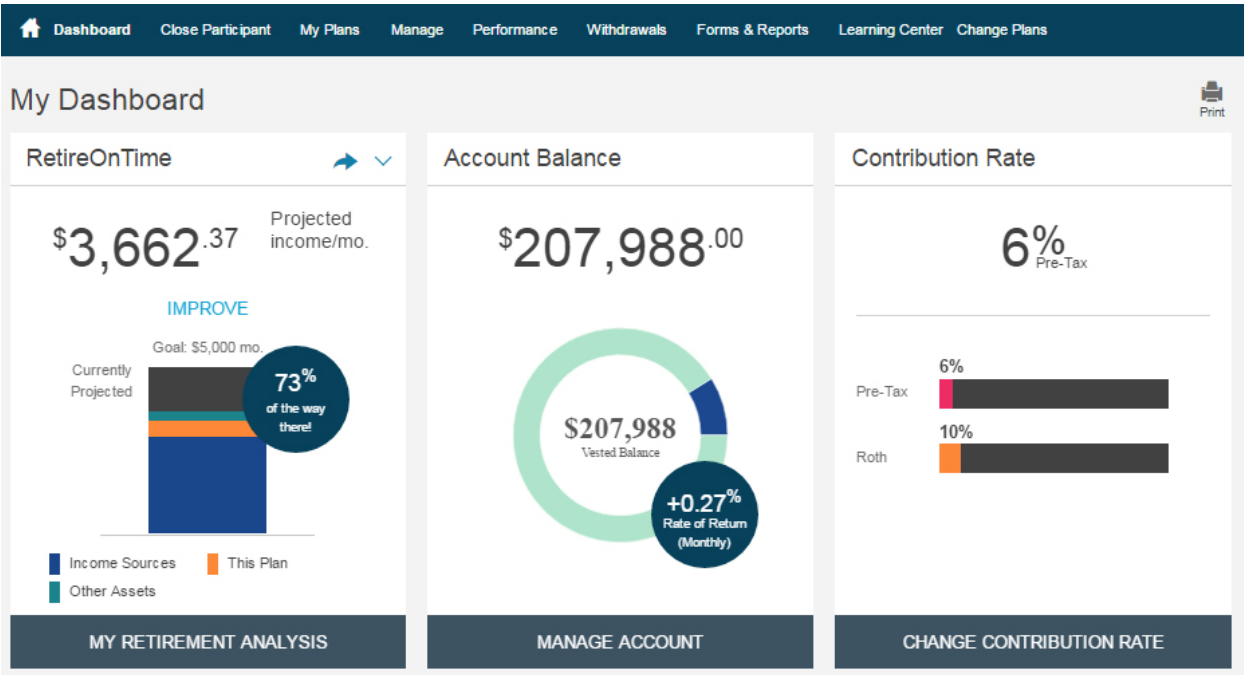


Online Distribution Request Guide

Plan Participants

This guide is your instructional path to request a distribution from your retirement plan in five easy steps.

After logging in, hover on **Withdrawals** in the main menu, and click **Loans and Withdrawals** in the dropdown.



On the **Loans and Withdrawals** page, select the distribution type in the dropdown. Click **GET STARTED**. You can select **What you should know** to view details about the distribution type selected, including fees.

The screenshot shows the 'Loans and Withdrawals' page with the 'Termination Distribution' section selected. A dropdown menu is set to 'Lump Sum Distribution'. Below it, the text 'Withdraw up to' is followed by a large green number '\$77,450.11'. At the bottom, there is a link 'What you should know' and a button 'GET STARTED >'.

The balance shown is the balance on the day you're making this distribution request. Your balance will remain invested and subject to market fluctuation until liquidated. The final amount distributed to you will be determined by the liquidation value of the vested balance on the liquidation date.

The Five Steps to a Distribution Request

Once you choose to start the distribution request process, you'll need to complete the **Five Steps to a Distribution Request**.

The **Distribution Request** wizard will guide you through the steps. Your entries are saved when you leave a step, but your request won't be complete until you click **Submit** at the end of the confirmation step.





On each page, required fields are marked with an asterisk().*

Step 1: General Information

In this step, review the online distribution request instructions. Follow the **Click here** link in Important Tax Information to read about the tax implications of the distribution. Then click **Next** to move to Step 2.

William Penn

- Separation from Service

    Print

Overall Progress: **0% Complete**

Instructions

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. Upon completion, you will be shown a summary of your request to confirm before submitting the request for approval.

Important Tax Information

Please take the time to read the plan tax notice. Click [here](#). 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. We are required by law to provide this information to help you decide how to receive your retirement plan benefits. By clicking "Next" I certify I have read and understand the information contained in the Special Tax Notice Regarding Plan Payments ("Notice") and I am aware of the possible tax consequences of this distribution.

CANCEL

NEXT





Step 2: Personal Information

Verify your personal information, such as your name, address, and birth date, and make updates as needed.

1. Make sure your address is correct. Incorrect address information may delay or prevent the delivery of the distribution payment and important tax statements.
2. Click **Email Confirmation Information** to make sure your email address is correct or enter one if you haven't already.
3. Click **Next** to continue with the next step, **Distribution Method**.

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Overall Progress: **20% Complete**

Instructions

Please verify the following personal information. Incorrect address information may delay or prevent the delivery of your payment and important tax statements. If any information is incorrect, it is important to make changes before proceeding with your distribution request. The address below is where your distribution check and 1099-R will be sent. Please make sure we have a personal email address in order to receive notifications about the status of your request.

General Information

First name

William

Last name

Penn

Marital status

Birth date

01/01/1960

Date of hire

01/01/1999

Termination date *

06/30/2016

Street address 1

1500 Market Street

Street address 2

City

Philadelphia

State

PA

Zip code

19103

Country

Primary Phone #:

Ext

> Email Confirmation Information

CANCEL

BACK

NEXT

Step 3: Distribution Method

In this step, select your preferred distribution method.

1. Click the option for the method you prefer.
 - **A lump sum of my vested account balance (20% federal income tax withholding will apply).**
Select this option to receive 100% of your vested balance as a lump-sum cash payment to you (less the amount of taxes withheld).
 - **A rollover of my entire vested account balance to an IRA or another qualified retirement plan.**
Select this option to rollover 100% of your vested balance to an IRA or other qualified retirement plan.
 - **A rollover of a portion of my vested account balance to an IRA or another qualified retirement plan with the remaining amount paid in a lump sum to me less the income tax withholding.**
Select this option to rollover a portion of your vested balance to an IRA or other qualified retirement plan, and receive the remaining portion as a cash payment to you (less the amount of taxes withheld).
2. Click **Next** to continue with the next step, **Payment Information**.

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Overall Progress: 40% Complete

Instructions
Enter the desired options below for receiving recurring payments from the plan.

Payments from Pre-Tax Accounts

I elect to receive payment(s) from my pre-tax accounts in the following form:

- ☒ A lump sum of my vested account balance (20% federal income tax withholding will apply).
- ☐ A rollover of my entire vested account balance to an IRA or another qualified retirement plan.
- ☐ A rollover of a portion of my vested account balance to an IRA or another qualified retirement plan with the remaining amount paid in a lump sum to me less the income tax withholding.

CANCEL BACK NEXT





Step 4: Payment Information

In this step, provide the information necessary to pay your retirement account distribution.

- 1. If you selected the rollover and cash combination option, select the method (**Percent** or **Dollar**) to use for determining the rollover and cash amounts.
- 2. **Amount:** If you selected the rollover and cash combination option, enter the percentage or dollar amount you want to roll over to an IRA or other qualified retirement account. The remaining amount will display in the **Cash payment** section.
- 3. **Payment method:** Select your preferred payment method (see below for fields required for each payment method).
Check: A check will be mailed either to you or, for rollovers, to the company and address you specify.
ACH: Your payment will be deposited directly into the bank account or retirement account you specify.
- 4. Complete the remaining information for the payment method you selected.
- 5. For a lump-sum cash payment, enter the amounts of any additional federal income tax and state income tax that you want withheld from your payment.

William Penn

- Separation from Service



Print

Overall Progress: 60% 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.

Payments from Pre-Tax Accounts

You have elected to receive 100% of your pre-tax account as a lump sum cash payment.

Payment Type	Amount	Estimated Distribution*	Payment Method
Cash	100%	\$77,450.11	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 X

Payment method

ACH

Bank account name *

ABA routing number *

Bank account # *

Re-Enter account # *

Sub account #

Payable to *

William Penn

Street address 1 *

1500 Market Street

Street address 2

City *

Philadelphia

State *

PA

Zip code *

19103

Foreign state

Country

Federal taxes will be withheld from your payment at the mandatory rate of 20%.

Additional federal tax to withhold

\$ 0

State taxes will be withheld from your payment based on the requirements of the state in which you live.

Additional state tax to withhold

\$ 0

Additional tax information

IRS distribution code 1: (none)

Additional fee information

Fee 1:

Fee type

Deduct from check

\$ 0.00

- Click **Next** to continue with the next step, **Transaction Certification**.

One-Time PIN Required X

A one-time PIN has been sent to your selected delivery method: (904)4**-***8. Retrieve your pin and enter it below

One-Time PIN:

Resend PIN (Link will be enabled in 44 seconds)

Note: In order to receive your One-Time PIN, it is important to update your account with any changes in your mobile phone number or e-mail. Phone number should be capable of receiving texts. Messages & Data rates may apply

CANCEL

SUBMIT

The user will be presented with MFA dialogue in order to submit the request when the plan has MFA Enabled. Once they enter the PIN they are automatically directed to Step 5: Confirmation and their request has been completed.

NOTE: The MFA prompt will only occur in the distribution request flow if the user was not prompted for MFA during login (they saved their MFA device so it doesn't prompt them every time they login).

Step 5: Confirmation

In this step, carefully review the details of the distribution you are requesting.

1. If you need to change the personal/email information, distribution method, or payment information, click **Back** to return to the applicable step.
2. When you're satisfied that all of the information is correct, click **Submit**.

William Penn

- Separation from Service



Overall Progress: 80% Complete

Instructions

Your request has not been processed yet. Please confirm that the details below properly describe the transaction you are requesting and then press 'Submit'.

Your Personal Information

First name

William

Last name

Penn

Street address 1

1500 Market Street

Street address 2

City

Philadelphia

State

PA

Zip code

19103

Country

Birth date

01/01/1960

Date of hire

01/01/1999

Marital status

Primary Phone #:

 () -

Email Confirmation Information

Send email notification to

Personal

Internet address

Personal:

jmaier@edonfarmerscoop.com

Office

Other

Distribution Method

I elect to receive payment(s) from my pre-tax accounts in the following form:
A lump sum of my vested account balance (20% federal income tax withholding will apply).

Payment Information

Payments from Pre-Tax Accounts

You have elected to receive 100% of your pre-tax account as a lump sum cash payment.

Payment Type	Amount	Estimated Distribution*	Payment Method
Cash	100.00%	\$77,450.11	Check

Address:

1500 Market Street

City

Philadelphia

State, Zip

PA 19103

Country

Foreign state

Federal taxes will be withheld from your payment at the mandatory rate of 20%. Additional federal tax to withhold \$0.00

State taxes will be withheld from your payment based on the requirements of the state in which you live.

Additional state tax to withhold \$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.

CANCEL

BACK

SUBMIT

After Submission

Once you submit your request, the approval process begins. When your request is approved we will process the liquidation of funds. You will receive email notification if the request is denied, or when the payment is being mailed/transmitted.

Denied Requests

Your Plan Sponsor may deny your distribution request. You'll receive an email notification within one business day of the denial of your request.

Approved Requests

You'll receive an email confirmation, including the Special Tax Notice, within one business day of the approval of your request. If we do not have your email address on file, we will mail the Special Tax Notice to your address.

You can check if your request is pending by trying to start a new distribution request. If your current request is still pending, you'll see the message, "There is a pending termination distribution which prevents making another termination distribution request at this time."

Your request will be completed within 7 to 10 business days from the date of approval.

Your account balance will remain invested and subject to market fluctuation until liquidated. The final amount distributed to you will be determined by the liquidation value of the vested balance on the liquidation date.

Still have questions?

Submit a support ticket!