


Qualified Disaster Recovery Withdrawal Kit

Please review this information carefully before you begin.

What's included in this kit:

- **Qualified Disaster Recovery Distribution Form** (Withdrawal Form).
- **Instruction guide** - This will be helpful as you fill out the Withdrawal Form.

What you need to do:

- Know what's in your account** - You may find it helpful to log in to your account and review your vested balance before you begin. Simply log in at **empowermyretirement.com** and click *Account* at the top of the page and then select *Balance* from the drop-down menu. Review the amount under the column *Vested Balance*.
- 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 you need to know:

- **You have 180 days from the incident date of the disaster or the disaster declaration date, if later, to take a qualified disaster recovery withdrawal. In order to provide sufficient time for processing, the withdrawal must be received in good order before market close at least 3 business days prior to the last day a withdrawal is allowed.**

What to expect:

- **Electronic deposits (ACH).** For security purposes, electronic deposits (ACH) will only be made to your verified bank account on file.
- **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 click *Account* at the top of the page and then select *Withdrawals* from the drop-down menu.
- **Still have questions?** Call 1-844-465-4455.



Qualified Disaster Recovery Withdrawal Form

Use this form to request a qualified disaster recovery withdrawal from your account.

- Questions on this form? Call 1-844-465-4455.

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.

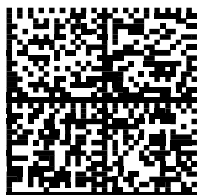
Are you a U.S. citizen or
U.S. resident alien?

Yes OR No

If no, complete the following information:

Country of legal residence

You must submit IRS form W-8BEN with your withdrawal request. Download and print form W-8BEN at irs.gov. If the W-8BEN form is not provided or is not filled out correctly, 30% of your withdrawal will be withheld for federal taxes. Refer to the instruction guide for important IRS Form W-8BEN requirements.



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Last 4 digits of SSN/TIN

- RRO 1 - ROTH ROLLOVER
- RTH 1 - ROTH CONTRIBUTION
- SHM 1 - SAFE HARBOR MATCH

Your withdrawal will be deducted pro rata from all the available money sources listed above. This could include pretax, after-tax and Roth.

Step 3: Withdrawal instructions

I certify:

I had a principal place of abode in a qualified disaster area at any time during the incident period with respect to such qualified disaster; and I sustained an economic loss resulting from the following qualified disaster:

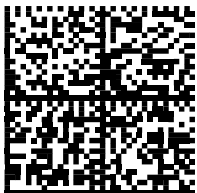
Name of qualified disaster: _____

The distribution must be completed no later than 179 days following the later of the declaration date of disaster or the first day of the incident period.

What amount are you requesting for your withdrawal?

Amount of your request: (cannot exceed \$22,000) \$

- The amount of the qualified disaster recovery withdrawal you can request, when added to all previous qualified disaster recovery withdrawals from all of your employer plan accounts and IRAs, cannot exceed \$22,000.
- Your withdrawal may be subject to fees and/or loss of interest based upon the investment options, the length of time in the plan and other possible considerations. Please contact us at 1-844-465-4455 for any questions about possible fees.



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Last 4 digits of SSN/TIN

Step 4: Tax withholding

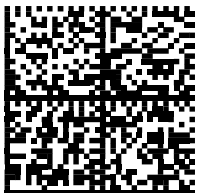
Federal tax:	<p>Your withholding rate is determined by the type of payment you will receive. Please refer to IRS Form W-4R for more information.</p> <ul style="list-style-type: none"> Unless you indicate a different withholding amount below, or you elect not to withhold federal income tax, the default 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). Percentage <table border="1" style="display: inline-table; vertical-align: middle;"> <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>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>			

2025 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 surviving spouse		Head of household	
<i>Total income over—</i>	Tax rate for every dollar more	<i>Total income over—</i>	Tax rate for every dollar more	<i>Total income over—</i>	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
15,000	10%	30,000	10%	22,500	10%
26,925	12%	53,850	12%	39,500	12%
63,475	22%	126,950	22%	87,350	22%
118,350	24%	236,700	24%	125,850	24%
212,300	32%	424,600	32%	219,800	32%
265,525	35%	531,050	35%	273,000	35%
641,350*	37%	781,600	37%	648,850	37%

*If married filing separately, use \$390,800 instead for this 37% rate.



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Last 4 digits of SSN/TIN

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.

Choose a specific percentage or a dollar amount, **not both**:

Percentage

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%

OR

Dollar amount

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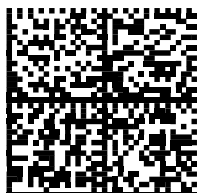
\$

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Do not withhold state taxes on my withdrawal.

I have attached the election form for my state, if required.



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Last 4 digits of SSN/TIN

Step 6: Signatures and consent

My consent:

I understand and agree to all of the terms set forth in this Withdrawal Form, and accompanying instruction guide and notice(s) and affirm all information is correct.

I certify:

- My principal place of abode was in the qualified disaster area on the date specified in Step 2 of this form, and I also suffered an economic loss as a result of the disaster.
- The amount of the qualified disaster recovery withdrawal I have requested, when added to all previous qualified disaster recovery withdrawals from all of my employer plan accounts and IRAs, does not exceed \$22,000 for each disaster.

I understand that the entire withdrawal amount will be reported as taxable income on IRS Form 1099-R in the year withdrawn from the plan.

I further 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 my election on this form is effective for 180 days and my withdrawal will automatically be cancelled after 180 days from the later of the first day of the incident period or the date of the disaster declaration.

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.

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.

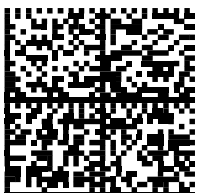
My signature

An original, handwritten signature is required on this form.

Signature date (Required)

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(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 1-844-465-4455 weekdays from 8 a.m. to 10 p.m. Eastern time
 1-303-737-7249 from outside the U.S.
 TTY number 1-800-766-4952

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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, 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 with an original signature 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.
- This form must be sent by mail or express delivery. We cannot accept a fax or scanned copy of this form.

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 1-844-465-4455.

Step 2: Account information

Quick tips:

- **Review your vested account balances.**

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 allows 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.

Step 3: Withdrawal instructions

Quick tips:

- **Decide how much you want to withdraw.**

You may re-contribute (by making one or more contributions) any portion or all of this qualified disaster recovery withdrawal within three years of receipt.

Step 4: Tax withholding

Quick tips:

- **A 10% default amount will be withheld if no selection is made.**
- **Attach state withholding form, if applicable.**

The entire withdrawal amount will be reported as taxable income in the year received. Federal tax on this qualified withdrawal will be included in your gross income beginning with the year you receive the funds, unless you elect to pay the entire amount of federal taxes due in the year distributed.

How to elect tax withholding:

For your federal income tax withholding election, unless you elect out of withholding, or otherwise complete the IRS Form W-4R (please go to irs.gov and enter *Form W-4R* into the search bar or call 1-800-TAX-FORM (829-3676)), federal income tax will be withheld at a rate of 10%. If you choose to make an alternate income tax withholding election, then you must complete a percentage on the form.

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.

Any state tax withholding is based on your state of residence.

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 Withdrawal form.**

Your payment will not be delivered until the withdrawal process is complete.

Delivery options

- Regular mail
- Express 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 1-844-465-4455 for instructions.

If an option is not selected, your withdrawal will be sent by regular mail.

Delivery fees

- There is a \$50.00 fee for each type of check (pretax, after-tax and Roth) sent to you by express mail.
- There is a \$15.00 fee for each type of deposit (pretax, after-tax and Roth) sent by electronic deposit (ACH).
- 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 withdraw funds from your plan account and deposit such funds to your bank 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.
- 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.**

- You are strongly encouraged to consult with a financial, tax or legal advisor about the withdrawal.
- The Withdrawal Form and instruction guide are not intended to provide financial, 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.
- It is your responsibility to determine and appropriately report your withdrawal on your income tax return(s). You are also responsible for paying any and all income taxes, including any penalties and interest, related to this withdrawal that are assessed by the IRS and state or local tax authorities.
- 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 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 at 1-844-465-4455.

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 1-844-465-4455. The TTY number is 1-800-766-4952.