

# Your participant website

**Requesting and  
Reviewing Withdrawals**

# Your participant website Requesting and Reviewing Withdrawals – Paper requests

The ability to view past withdrawals and make new withdrawal requests within this site will differ depending on whether or not your plan offers electronic withdrawals.

If your plan only offers paper withdrawals, you will not be able to view the two paths outlined on the next page of this document. To begin a paper withdrawal request, you will want to click on the **Plan Resource Site** button found in the top navigation panel.

Plan Resource Site button

Hi, John A Smith

KEVIN TEST PLAN - 457B [Print](#) [Contact Us](#) [Log Out](#)

MissionSquare RETIREMENT [Plan Resource Site](#) [Overview](#) [My Account](#) [Learn](#) [Profile](#) [Quick Links](#)

Total Balance as of 11/07/2022  
**\$97,878.46**

Last Contribution  
\$3,000.00

My YTD Rate of Return\*  
0.00%

To see a more complete picture of your retirement income link any other accounts you may have. [+ Add Accounts](#)

### Notifications

MESSAGES: You have (4) messages.

### Am I On Track?

*Includes investment accounts only*

### Achieve Your Savings Goals

For some, retirement might seem like a long way off. And for others, it actually is. Either way, be sure you're on track to achieve the kind of retirement you want. Create a future where you not only live the life you want, but thrive in it. Use this tool to estimate your readiness for retirement.

### Savings to Date

*Includes only MissionSquare accounts*

3M 6M YTD

Month	Savings to Date
Sep 22	\$90k
Oct 22	\$95k
Nov 22	\$95k

### My Balances

Investments Contribution Types Asset Class

[Chat](#)

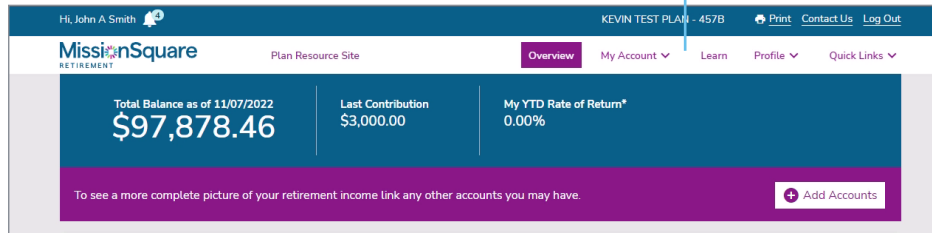
# Your participant website

## Requesting and Reviewing Withdrawals – Electronic requests

If your plan offers electronic withdrawals, you can submit new requests by following either of the two paths outlined on the right. Both paths start with the navigation panel at the top of the screen.

If your plan does not offer electronic withdrawals, you will want to follow the **Paper request** process outlined on the previous page of this document.

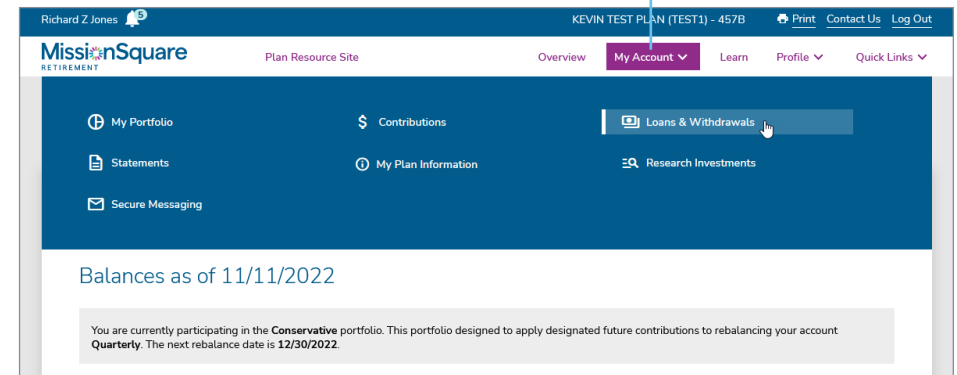
### Navigation panel



### Path 1: My Account > Loans & Withdrawals link

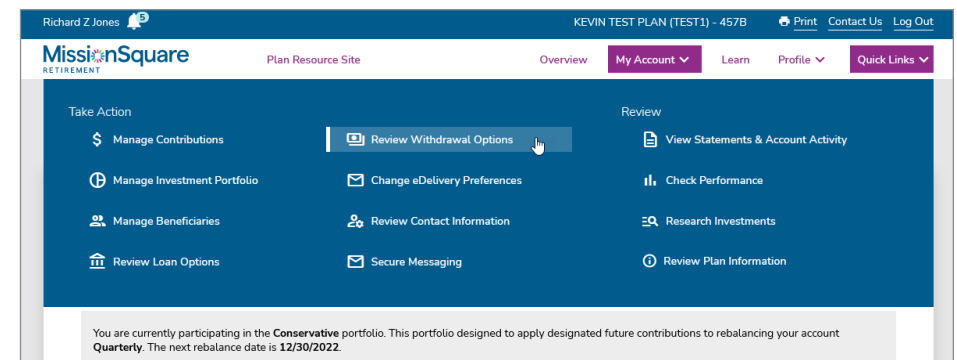
This path is only available for plans that allow for electronic withdrawals. Using the top navigation panel, click on **My Account**, then in the right side column, click on **Loans & Withdrawals**.

### My Account button



### Path 2: Quick links > Review Withdrawal Options

This path is only available for plans that allow for electronic withdrawals. Using the top navigation panel, click on **Quick Links**, then in the center column, click on **Review Withdrawal Options**.



# Your participant website

## Requesting and Reviewing Withdrawals – Multiple Accounts

If you have more than one MissionSquare account, your accounts will be displayed on the overview page in the **My Accounts** tile.

Since withdrawal requests are unique to each account, you will need to select an account before requesting a withdrawal from that account. Simply click on the actions icon **⋮** next to the account name. This will display a pull-down menu.

Select **Loans and Withdrawals** from the pull-down menu. This Action will load the **Loans and Withdrawals** screen shown on the next page.

Actions icon

Hi, Richard Z Jones

Print Log Out

MissionSquare RETIREMENT Overview Learn Profile

Summary of all accounts as of 11/09/2022  
**\$28,292.60**

Notifications

MESSAGES: You have (4) messages.

My Accounts

Account Name	Action	Last Contribution	Account Balance	**Vested Balance	*YTD Return
KEVIN TEST PLAN (TEST1)	<ul style="list-style-type: none"> <li>My Portfolio</li> <li>Contributions</li> <li>Loans &amp; Withdrawals</li> <li>Statements</li> <li>My Plan Information</li> <li>Research Investments</li> <li>Financial Wellness</li> <li>Secure Messaging</li> </ul>	\$1,000.00	\$13,102.85	\$12,844.83	--
KEVIN TEST PLAN 2 (TEST2)	<ul style="list-style-type: none"> <li>My Portfolio</li> <li>Contributions</li> <li>Loans &amp; Withdrawals</li> <li>Statements</li> <li>My Plan Information</li> <li>Research Investments</li> <li>Financial Wellness</li> <li>Secure Messaging</li> </ul>	\$750.00	\$15,189.75	\$0.91	--
<b>Combined Values</b>		<b>\$1,750.00</b>	<b>\$28,292.60</b>	<b>\$12,845.74</b>	<b>0.00%</b>

To see a more complete picture of your retirement income and other accounts you may have. [Add Accounts](#)

Am I On Track?  
*Includes investment accounts only*

Retirement goals have been improved. Please use the Update My Goals link to update your goals.

[Update your Goals](#)

Savings to Date 3M 6M YTD  
*Includes only MissionSquare accounts*

View My Portfolio

My Balances Investments

- Standard Stable Asset II 90.53%
- T Rowe Retirement 2055 9.01%
- Other 0.46%

[View My Portfolio](#)

## Loans and Withdrawals Information tab

All paths outlined on pages 1 through 3 will load the Loans and Withdrawals screen shown below.

Richard Z Jones KEVIN TEST PLAN (TEST1) - 457B [Contact Us](#) [Log Out](#)

MissionSquare RETIREMENT Plan Resource Site Overview My Account Learn Profile Quick Links

### Loans & Withdrawals

Loan Information Withdrawal Information

#### Withdrawal Information

[Request a Withdrawal](#)

Type	Actions	Id	Date	Amount	Status
<a href="#">Retirement Elig In-Service Withdrawal</a>		70079140053	06/06/2022	\$750.00	Approved

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Chat

### Request a Withdrawal

Clicking the **Withdrawal Information** tab, then the **Request a Withdrawal** button will allow you to begin the withdrawal process.

### Previous Activity

Any previous withdrawal activity will be listed in this table.

# Request a Withdrawal – Overview

The information you'll need to complete this process will be outlined under **What you'll need**. Please note this illustration is for demonstration purposes only, and your list may differ from the one shown on the right.

What you'll need

## Terms & Conditions

Please be sure to read the Terms and Conditions as well as any hyperlinked information contained in this section.

Richard Z Jones KEVIN TEST PLAN (TEST1) - 457B Pr

Request a Withdrawal Close

### Overview

#### What you'll need

The reason for and amount of your request.  
How your request will be distributed (e.g., ACH Deposit) and related payment information.  
Your federal and state income tax withholding elections.  
Documentation (if applicable) related to your withdrawal request provided as an attachment through a Secure Messaging message with a topic of Account Transaction Request.

#### What to do if the type of withdrawal you want is not available online

Complete the [Benefit Withdrawal Form](#) and attach it using Secure Messaging with an Account Transaction Request topic. If applicable, get the form signed by your employer and attach additional required documentation as specified.

#### Terms & Conditions

I accept the Terms and Conditions.

- Properly completed withdrawal requests will be paid according to the method you select.
- The [Special Tax Notice Regarding Plan Payments](#) explains how you can continue to defer federal income tax on your retirement savings or retirement plan benefits (the "Plan") and contains important information you will need before you decide how to receive your Plan benefits. You may also request and receive this notice as a written paper notice with no additional charge by contacting MissionSquare Plan Services at 1-800-669-7400.
- Federal law requires a "reasonable waiting period" [currently 30 days] between receiving the [Special Tax Notice Regarding Plan Payments](#) and commencement of distribution(s). The waiting period gives you an opportunity to consider all the options and tax considerations regarding the distribution of your retirement assets.
- A redemption fee may be assessed when you sell shares within certain funds prior to their stated holding periods. Please refer to the Fund's prospectus for guidance on redemption fee and market timing terms.

I acknowledge that I have received and reviewed the [Special Tax Notice Regarding Plan Payments](#)

I hereby waive the reasonable waiting period required under federal law regarding payments from my retirement account, and I direct MissionSquare Retirement to process the payment option selected.

If a DROP participant, I acknowledge that after my separation from service I've completed all necessary notifications of any election to receive a distribution from my DROP.

Continue

# Request a Withdrawal – Reason for withdrawal

## Withdrawal options

Withdrawal options listed on this screen depend on factors like your employment status. Please note that some withdrawals may require spousal consent.

### Staying in the Plan example

The screenshot shows a web interface for requesting a withdrawal. At the top, the user's name 'Richard Z Jones' and the plan name 'KEVIN TEST PLAN (TEST1) - 457B' are visible, along with a 'Print' icon. The main heading is 'Request a Withdrawal' with a 'Cancel' link. Below this, the instruction 'Tell us why you want to withdraw funds' is displayed. A grey box contains the text: 'The plan may require spousal consent to process this distribution. There are no separation-from-service distribution types available for request.' A radio button is selected for the option 'Staying in the Plan, but making a withdrawal', with a sub-note: 'This selection will show you the options available to you for a withdrawal while employed.' At the bottom right, there are 'Back' and 'Continue' buttons.

### Leaving the Plan example

The screenshot shows a web interface for requesting a withdrawal. At the top, the user's name 'Richard Z Jones' and the plan name 'KEVIN TEST PLAN (TEST1) - 457B' are visible, along with a 'Print' icon. The main heading is 'Request a Withdrawal' with a 'Cancel' link. Below this, the instruction 'Tell us why you want to withdraw funds' is displayed. A grey box contains the text: 'There are no in-service distribution types available for request.' A radio button is selected for the option 'Leaving the Plan', with a sub-note: 'This selection will show you the options available to you for a withdrawal after you leave your employer.' At the bottom right, there are 'Back' and 'Continue' buttons.

# Request a Withdrawal – Reason for withdrawal

## Select a reason for your withdrawal

Available amounts for each withdrawal type or rollover option will be listed on the screen shown below.

### Examples include:

- Age Eligible
- Unforeseen Emergency
- Retirement Eligible In-Service Withdrawal
- In-Service Rollover Money Source

Richard Z. Jones KEVIN TEST PLAN (TEST1) - 457B

Request a Withdrawal Cancel

### Select a reason for the withdrawal

The plan may require spousal consent to process this distribution.

#### Staying in the Plan, but Making a Withdrawal

<input checked="" type="radio"/> <b>Age Eligible</b> You're at the age you can withdrawal money without penalty.	Estimated Available Amount <b>\$13,315.88</b>
<input type="radio"/> <b>Unforeseen Emergency</b>	Estimated Available Amount <b>\$151.31</b>
<input type="radio"/> <b>Retirement Eligible In-Service Withdrawal</b> You can begin taking in-service withdrawals from your retirement account if you are still employed at age 59 1/2.	Estimated Available Amount <b>\$13,315.88</b>

Back Continue

## When leaving the Plan

This screen will display when requests for withdrawals include termination of employment as the reason for the withdrawal.

Request a Withdrawal Cancel

### Select a reason for the withdrawal

#### Leaving the Plan

<input checked="" type="radio"/> <b>Termination Of Employment</b> You are requesting a withdrawal due to termination of employment.	Estimated Available Amount <b>\$17,162.68</b>
--	--

Back Continue



# Request a Withdrawal – Withdrawal details

This screen provides current account information including the total remaining balance and available withdrawal amounts.

The Federal and State tax withholding section will allow you to select from various tax options.

Withdrawal amount

Federal & State Tax withholding

Richard Z. Jones KEVIN TEST PLAN (TEST1) - 457B Print

Request a Withdrawal Cancel

### How much do you want to withdraw in cash?

Specify your amount and withholding instructions

Fields marked with an asterisk (\*) are required

Total Cash Withdrawal\*  
**\$10,000.00**

Total Remaining Account Balance\*  
**\$3,315.88**

\*Estimated amounts based upon the current market valuation of your assets.

How much do you want to withdraw in cash? ⓘ

**Withdraw Amount**

Withdraw all

Withdraw dollar amount

\$  (Max Amount \$13,315.88)

#### Federal & State Tax Withholding

Recommended federal withholding amount is 20.00% of the estimated taxable amount shown in the calculation detail.

Federal Tax ⓘ Contribute by \$ or % of pay? \$ %  %

Do not withhold Federal Tax

State Tax ⓘ

Automatically calculate withholding \$

Manually enter withholding

Do not withhold State Tax

Details	Amount
Withdrawal Amount	\$10,000.00
Estimated Taxable Amount	\$10,000.00
Federal Withholding	-\$2,000.00
State Withholding	-\$400.00
<b>Estimated Cash Total</b>	<b>\$7,600.00</b>

Keep in mind that a required minimum distribution (RMD) must be taken in the year you reach 70.5 (if you were born before July 1, 1949) or age 72 (if you were born after June 30, 1949). Note: If you are required to receive a RMD because (1) you have attained your Required Beginning Age or will attain your Required Beginning Age this calendar year and have separated from service, or (2) because you have attained your Required Beginning Age or will attain your Required Beginning Age this calendar year AND you are a 5% owner of the employer, then the entire RMD must be paid BEFORE you authorize a direct rollover. If you authorize a direction rollover to an IRA or eligible retirement plan before you have taken the entire RMD for this year, this will result in an excess rollover contribution to your IRA or eligible retirement plan. You will need to correct this excess rollover contribution by contacting the trustee or custodian of your IRA or Retirement plan, and you may also be subject to tax penalties. Please contact your employer if you are not sure whether you have received your RMD for this current calendar year.

#### Disbursement

Disbursement Method ⓘ

# Request a Withdrawal – Disbursement method

Disbursement options for withdrawals are shown below.

## Option 1: Check deposit

**Disbursement**

**Disbursement Method** ⓘ

Check

**Carrier**

US Postal Service Standard Delivery: \$0.00

**Address 1\***

501 BOYLSTON ST

**Address 2**

MANCHESTER NH 03101-1654

**Country\*** **City\*** **State\*** **Postal Code**

UNITED STA | MANCHESTER | MA | 03101

The address listed above is the address of record.

[Back](#) [Continue](#)

**Check selected**

**Carrier and mailing address**

## Option 2: ACH deposit

**Disbursement**

**Disbursement Method** ⓘ

ACH Deposit

**Bank Account Information** ⓘ

Riggs Bank National Associ - 0000

Checking  
 Savings

**Routing Number** ⓘ

54000030

**Bank Name**

Riggs Bank National Associ  
1503 PENNSYLVANIA AVE N W  
WASHINGTON, 8 20074

**Account Number** ⓘ

XXXX XXXX 9999

**Name on Account** ⓘ

TEST BANK

Automated Clearing House (ACH) deposits require a routing number and a checking account number. Both numbers can be found on your check. I understand a \$20 processing fee will be assessed to my MissionSquare Retirement account when a scheduled loan repayment(s) via ACH is rejected due to insufficient funds, invalid bank account information, or account closure in my designated payment account.

[Back](#) [Continue](#)

**ACH Deposit selected**

**Bank account information**

## Request a Withdrawal – Allocate your withdrawal

By default, the withdrawal amount that you have selected has been distributed across your contribution types and investments based on plan rules. If you would like to make changes to these amounts, use the **Make Changes** feature to see and edit the amount to be withdrawn per contribution type and/or investment

Richard Z. Jones KEVIN TEST PLAN (TEST1) - 457B Pr

Request a Withdrawal Cancel

### How do you want to allocate your withdrawal?

By default, the withdrawal amount that you have selected has been distributed across your contribution types and investments based on plan rules. If you would like to make changes to these amounts, use the Make Changes feature to see and edit the amount to be withdrawn per contribution type and/or investment.

**Make allocation changes** [Make Changes](#)

Name	Vested Percent	Units	Available Balance	Withdrawal Amount
Pre-Tax Employee Voluntary	100.00%		\$13,164.57	\$9,886.37
Pre-Tax 457 Contributions	0.00%		\$0.00	\$0.00
Employer Match Contributions	0.00%		\$0.00	\$0.00
Deemed Loan Repayments	100.00%		\$151.31	\$113.63
<b>Total</b>				<b>\$10,000.00</b>

[Back](#) [Continue](#)

# Request a Withdrawal – Review your withdrawal

Changes may be made to the **Reason & Type of Withdrawal**, **Disbursement Method** and **Withdrawal Allocation** by clicking the **Make Changes** button in each section.

When you have reviewed your withdrawal request and have confirmed all information is correct, click the **Submit** button at the bottom of the screen to complete the process and submit your request for processing.

Richard Z. Jones KEVIN TEST PLAN (TEST1) - 457B [Print](#)

Request a Withdrawal [Cancel](#)

### Review your withdrawal

**Total Cash Withdrawal\***  
**\$10,000.00**

**Total Remaining Account Balance\***  
**\$3,315.88**

\*Estimated amounts based upon the current market valuation of your assets.

#### Reason & Type of Withdrawal [Make Changes](#)

Reason **Staying in the Plan, but making a withdrawal**

Type **Age Eligible**

#### Cash Withdrawal [Make Changes](#)

You are making a cash withdrawal with the following fees:

Details	Amount
Withdrawal Amount	\$10,000.00
Estimated Taxable Amount	\$10,000.00
Federal Withholding	-\$2,000.00
State Withholding	-\$400.00
<b>Estimated Cash Total</b>	<b>\$7,600.00</b>

Mail check to  
501 BOYLSTON ST  
MANCHESTER NH 03101-1654  
MANCHESTER, MA, 03101

This request is subject to approval. You will be notified by email when the request is approved or denied if an email address is provided.

#### Withdrawal Allocation [Make Changes](#)

Your withdrawal is being distributed across the following contribution types:

Name	Withdrawal Amount
Pre-Tax Employee Voluntary	\$9,886.37
Pre-Tax 457 Contributions	\$0.00
Employer Match Contributions	\$0.00
Deemed Loan Repayments	\$113.63
<b>Total</b>	<b>\$10,000.00</b>

This request is subject to approval. You will be notified by email when the request is approved or denied if an email address is provided.

[Back](#) [Submit](#)