



RABBI TRUST (Post-2004) DISTRIBUTION ELECTION FORM

Name: _____
(Print Full Name of Participant)

Participant ID#: _____

Address: _____

I hereby elect that my Rabbi Trust (Post-2004) account balance be distributed as follows:

Please check only one regarding a start date for distributions:

_____ As of: _____ at which point I will be at least 65 and retired
(Mo/Year)

_____ On or before April 1st in the year following the year I turn 70 ½

Please check only one regarding a distribution schedule:

_____ Default Election distribution (payments over 5 years)

_____ Annual distributions over _____ years (choose between 2 to 15 years)*
(* Requires deferring start date for minimum of 5 years, but not later than the April 1st in the year following the year you turn 70 ½.)

_____ One-time full lump sum distribution

I understand that the election I am making now pertains to distributions made in the calendar year that I first become eligible (both 65 and retired). Should I not retire until after attaining the age of 65 ½, I am required to receive my distributions at the time I retire over a period of 5 years (the default distribution option). Only if I retire prior to turning 65 ½, can I elect distributions over a period greater than 5 years since any such election requires a deferral of the start date for a minimum of 5 years, which must not be later than April 1st in the year following the year I turn 70 ½. Regardless of my election, the minimum distribution I will receive from the Rabbi Trust (Post-2004) annually will be the lesser of the IRS maximum deferral amount (currently \$19,500 as of 2020) or my Rabbi Trust balance, whichever is less.

Signed:

Dated:

Participant

MM/DD/YYYY

Return to: Robert Perry, Director of Participant and Employer Services

Via Email: rperry@rpb.org or Regular Mail to Address Below