

Coronavirus-related Distribution (CRD) Request

IN ACCORDANCE WITH THE CARES ACT, THE CORONAVIRUS-RELATED DISTRIBUTION PROVISIONS DESCRIBED BELOW EXPIRE ON DECEMBER 31, 2020. ALL CRD REQUESTS MUST BE SUBMITTED AND APPROVED BY AN AUTHORIZED PLAN REPRESENTATIVE BY NOON (ET) ON DECEMBER 28TH.

Eligibility

The CARES Act requires that the participant must be affected by the coronavirus pandemic to request a coronavirus-related distribution (CRD). To be eligible for a CRD, the participant, their spouse or dependent must have either been diagnosed with COVID-19 or the participant must have suffered adverse financial impact due to COVID-19 as a result of the participant, their spouse, or a member of the participant's household:

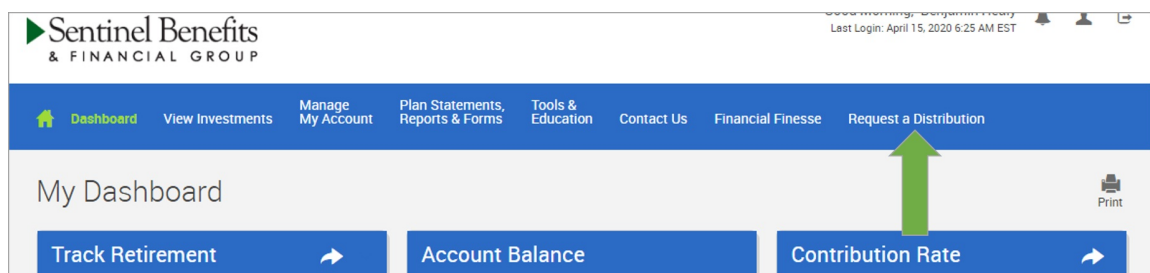
- being quarantined, being furloughed or laid off, or having work hours reduced due to COVID-19;
- being unable to work due to lack of childcare due to COVID-19;
- closing or reducing hours of a business that they own or operate due to COVID-19;
- having pay or self-employment income reduced due to COVID-19; or
- having a job offer rescinded or start date for a job delayed due to COVID-19.

Coronavirus-related distribution (CRD) provisions:

- Withdrawal up to \$100,000 (across all plans)
- No 10% early withdrawal tax penalty
- Taxation at point of distribution can be waived
- Can be paid back to the plan over 3-year period
- Participant must self-certify to their qualification
- Withdrawals can be made until 12/31/2020.

Participant Request

- Initiated through the Participant's online account
- Available from all sources
 - Once logged in, participant can select **Request a Distribution** from the navigation bar



- Select **Add New**

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Distribution Requests ?

Please read the **Special Tax Notice** before requesting a distribution. This notice 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.

Once a distribution request has been submitted for approval, you will no longer be able to modify it or make a new request. If you have any questions about the status of an existing request or for help with requesting a new distribution, please contact our Service Center at (888) 762-6088.

Due to significant market fluctuation, the maximum percentage of your balance that can be requested for an in-service or hardship withdrawal is reduced and will not represent the full dollar value of your account. This has been done to ensure your distribution is able to be processed as requested in a timely manner in the event that the market is down on the day your request is processed.

[Add New](#) [Exit](#)

- Select **Coronavirus-related Distribution**

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- 1 Confirm your personal information
- 2 **Select the distribution type**
- 3 Choose your payment type
- 4 Enter your payment information
- 5 Review Request
- 6 Identity Verification

Distribution Type ?

Distribution Type

Select the Distribution Type...
 Select the Distribution Type...
 Coronavirus-related Distribution

[Save and Continue Later](#) [Continue](#)

- Next you'll be presented with the notification of the requirement to self-certify your request prior to submission
- Enter your requested amount for distribution (**Note:** This amount cannot exceed \$100,000 across all of your retirement plans)



Distribution Type ?

Distribution Type

Coronavirus-related Distribution ▼

Select this option to request a coronavirus-related distribution (CRD) per the CARES Act. Please note a self-certification will be required upon submission. CRDs cannot exceed \$100,000, any request over \$100,000 will be rejected.

Estimated Available Amount:

\$121,493.04

Distribution Reason:

Coronavirus-related distribution (CRD) ▼

Required Documentation (to be provided in Step 5): Self-Certification for Coronavirus Distribution - Provide self-certification of your request per the CARES Act to certify you are an individual impacted by the COVID-19 pandemic. CRDs are exempt from the 10% early distribution penalty tax. In addition, you may choose to waive Federal and state taxes from your distribution in Step 4.

Amount Requested

Amount Selection

Specified Amount ▼

Amount of Distribution (Gross Amount)

\$ 25,000.00

If the actual amount available is less than the amount requested, withdraw the maximum amount available

Yes ▼

Previous

Cancel Request

Save and Continue Later

Continue

- Click **Continue** to advance and select how you'd prefer to receive your distributions (check or direct deposit/ACH).
- Scroll down to your tax withholding options. You may choose to waive required Federal and state withholding for your CRD.

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1 — 2 — 3 — 4 — 5 — 6

Confirm your personal information | Select the distribution type | Choose your payment type | **Enter your payment information** | Review Request | Identity Verification

Tax Withholding Information

Federal Tax Withholding
Do not withhold

State Tax Withholding
Do not withhold

Any taxable distribution that is eligible for rollover and paid directly to you is subject to mandatory Federal tax withholding of 20%. The standard tax withholding for a hardship distribution is 10%. State withholding requirements vary by state. If you have questions about your tax withholding elections, please consult with your tax advisor.

To view State Tax Withholdings for Qualified Plans click [here](#)

Coronavirus-related Distributions
Please note, coronavirus-related distributions (CRD) are exempt from the 10% early distribution penalty tax per the CARES Act. If this request is a CRD, you may choose to defer both Federal and State taxes rather than having them withheld from your distribution. To waive withholding, select "Do not withhold" for Federal and State Tax Withholding elections above. [To learn more, click here.](#)

[Previous](#) [Cancel Request](#) [Save and Continue Later](#) [Continue](#)

- Click **Continue** to advance to review your request and provide your self-certification.
- For the self-certification, click **Download** to retrieve the PDF self-certification form. Complete it and click **Upload** to provide the completed copy and attach it to your request.

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1 — 2 — 3 — 4 — 5 — 6

Confirm your personal information | Select the distribution type | Choose your payment type | Enter your payment information | **Review Request** | Identity Verification

Required Documents

Your distribution requires that you provide documentation prior to submitting it for approval. Please attach the documentation listed below. To upload your documents, click on the "Upload" button and then browse to locate the file(s) to be attached.

Once your documentation is attached, please review our distribution request and click "Continue" to proceed to the Identity Verification step to submit your request for approval. If any updates or corrections are needed, please click the "Previous" button to make changes before submitting. Once submitted, your distribution request cannot be changed or canceled.

The following file types are accepted: PDF, JPG, TIF, PNG. The size of an attachment should not exceed 20 MB.

Document Type	Instructions	Upload	Template
Self-Certification for Coronavirus Distribution	Provide self-certification of your request per the CARES Act to certify you are an individual impacted by the COVID-19 pandemic. CRDs are exempt from the 10% early distribution penalty tax. In addition, you may choose to waive Federal and state taxes from your distribution in Step 4.	Upload	Download

Self-Certification for Coronavirus-related Distribution (CRD)

Instructions:

- Fill in your name and plan name below
- Sign and date at the bottom of the form
- Upload the form to your request for review and processing

Your Name
Plan Name

I hereby self-certify by uploading this document that my request for withdrawal under the provisions of the CARES Act satisfies that I am an individual:

- who is diagnosed with COVID-19, or
- whose spouse or dependent is diagnosed with COVID-19, or
- who experiences adverse financial consequences as a result of myself being quarantined, furloughed, laid off, had hours reduced, or other factors as determined by the Secretary of the Treasury during the COVID-19 pandemic.
- that is not taking more than the \$100,000 limit across all retirement plans.

Sign _____ Date _____

Working remotely?

I don't have a scanner: You can take a picture of your signed form and upload it to your distribution request on your smartphone. Simply print and sign your form, then use your smartphone camera to take a picture of it. Log into your account at [www.sentinelgroup.com](#) and upload your picture to your distribution request.

I don't have a printer: Complete this form by using your smartphone's photo editing to write in the fields, and sign on your screen electronically. Log into your account at [www.sentinelgroup.com](#) and upload your picture to your distribution request.

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- Complete the final verification step to submit your CRD.

Plan Sponsor Approval

- The Plan Sponsor authorized to approve distributions will receive an email notification when a distribution is ready for your review.
- Log into your online Plan Sponsor Web account and select **Distribution Approval** from the navigation menu
- Select the distribution
- The Request Summary will provide you with an overview of the request details, participant information, request amount, taxes, etc.
- Scroll down on the Summary page to view the request of the identification questionnaire and the self certification
- Click **View** and the self-certification document that the participant uploaded to their request will open for your viewing
- In the **Distribution Approval Status**, you can select Approve or Reject.
 - If approved the participant's transaction request will queue for processing. The participant will receive an email that their request has been approved for processing.
 - If rejected, you can select a rejection reason and enter notes for the participant. The participant will receive an email that their request has been rejected.

Participant Distribution Request

Participant Info

Plan ID: WEBPLAN
 Participant SSN: XXX-XX-9999
 Participant Name: Sample Employee
 Participant Address: 1 Main Street
 Anytown, US 12345
 Sample@email.com
 Participant Email:
 Participant Phone: (555) 555-5555

Request Info

Request ID: 3703
 Status: In Progress
 Requested Amount: \$25,000.00
 Type: Hardship or Coronavirus-
 Distribution Reason: Coronavirus-related distr
 Process if Amount is Less: Yes

Federal Tax Withholding

Withholding Option: Do not withhold

State Tax Withholding

Withholding Option: Do not withhold

Multiple Choice Q&A Authentication Results:

When submitting a distribution request, the participant is presented with multiple choice authentication questions as an added account security measure. These questions are sourced from legal and public records databases and may include items such as real estate transactions and ownership data, professional license information, and historical address information. The requestor does not receive a "pass" or "fail" message when submitting the distribution request.

As an authorized distribution approver, it is your responsibility to consider the result of the multiple choice Q&A authentication as part of your review process. If the results below indicate "Fail", you should take additional steps to authenticate the participant and confirm that the participant initiated this distribution request.

PASS

The participant was able to pass the Multiple Choice Q&A authentication process.

Distribution Request Status (3716)

Attachment ID	File Name	Document Type	View
208	Self-Certification_CRD.pdf	Self-Certification for Coronavirus Distribution	View

Distribution Approval Status

Select an Approval Status... ▼

[Update](#)