

The goal of the Withdrawal Options Review is to identify the various options the recordkeeper can make available to plan participants for taking money out of the plan and to highlight how the plan document aligns with those options.

| Type of Withdrawal                                                                       | Recordkeeper Offers | Does Plan Document allow for this feature? | Participant education and examples of how to implement | Notes                                                                                                                                                                                                                                                                  |
|------------------------------------------------------------------------------------------|---------------------|--------------------------------------------|--------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Single Lump-Sum                                                                          |                     |                                            |                                                        |                                                                                                                                                                                                                                                                        |
| Partial Withdrawal                                                                       |                     |                                            |                                                        | - Can the withdrawal be Source, Fund, Prorata or another specific option?                                                                                                                                                                                              |
| Systemic Withdrawals Before Required Minimum Distributions                               |                     |                                            |                                                        | - Can the withdrawal be Source, Fund, Prorata or another specific option?<br>- Are there number or amount limitations?<br>- Does the provider do them or does a custodial bank do them?<br>- Is there a fee for each one, and does the plan or the participant pay it? |
| Systemic Withdrawals in support of Required Minimum Distributions                        |                     |                                            |                                                        | - Can the withdrawal be Source, Fund, Prorata or another specific option?                                                                                                                                                                                              |
| Qualified Plan Distributed Annuity (QPDA) or Qualified Joint and Survivor Annuity (QJSA) |                     |                                            |                                                        | - What are the rules around the types / features of annuity available under plan rules?<br>- Has the plan selected an annuity provider?                                                                                                                                |
| Annuity Rollover Service                                                                 |                     |                                            |                                                        |                                                                                                                                                                                                                                                                        |
| Pension to DC Plan                                                                       |                     |                                            |                                                        |                                                                                                                                                                                                                                                                        |
| DC Plan to Pension                                                                       |                     |                                            |                                                        |                                                                                                                                                                                                                                                                        |
| Other                                                                                    |                     |                                            |                                                        |                                                                                                                                                                                                                                                                        |