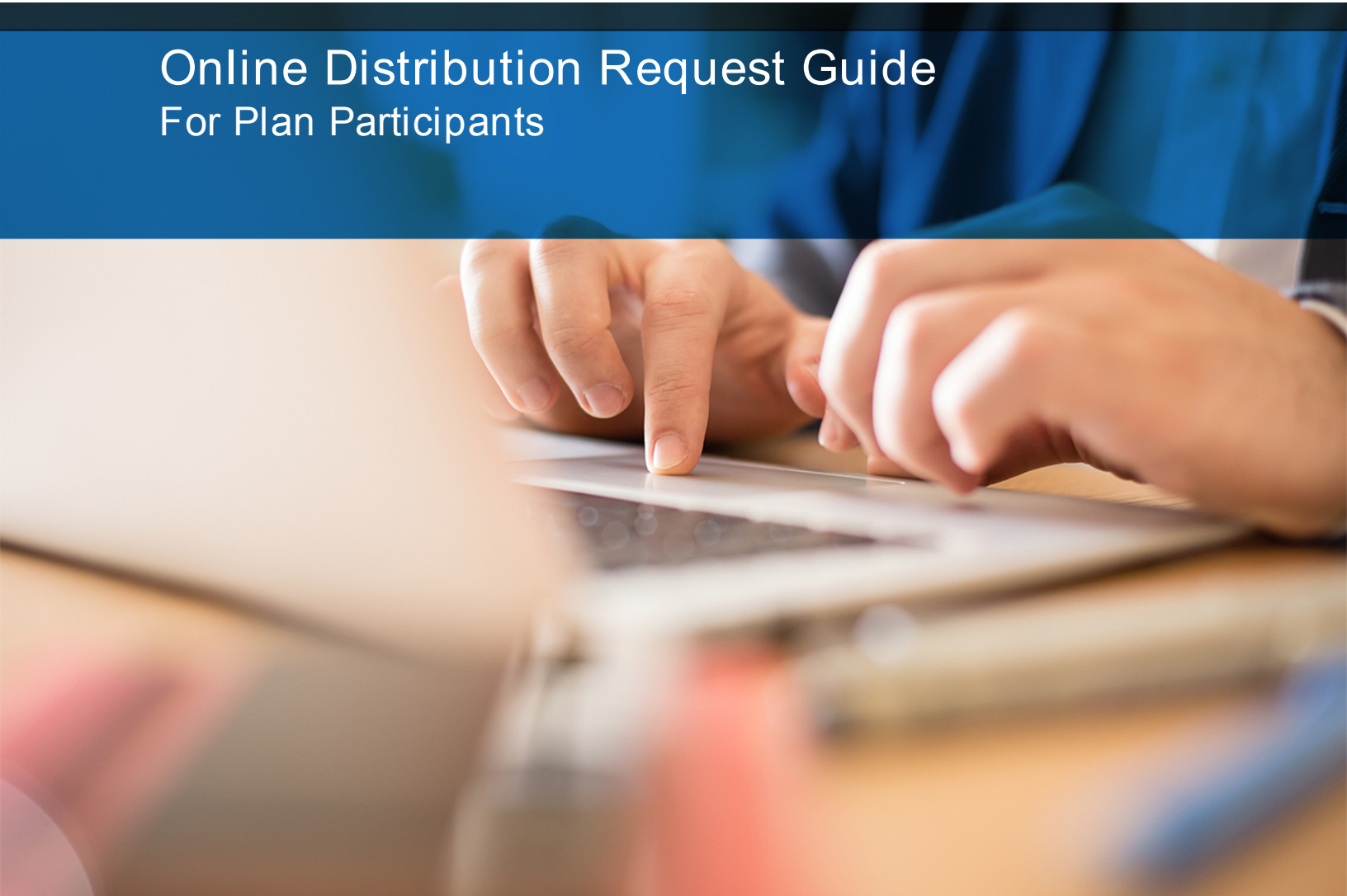




The Next Generation Retirement Program™

Online Distribution Request Guide For Plan Participants



Welcome to the Online Distribution Request Guide – your instructional path to easily request a retirement account distribution online. Here's what you'll find in this guide:

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Getting Started

As a participant under the plan, you may request a distribution of your vested benefits when a distribution event occurs, such as retirement or termination of employment.

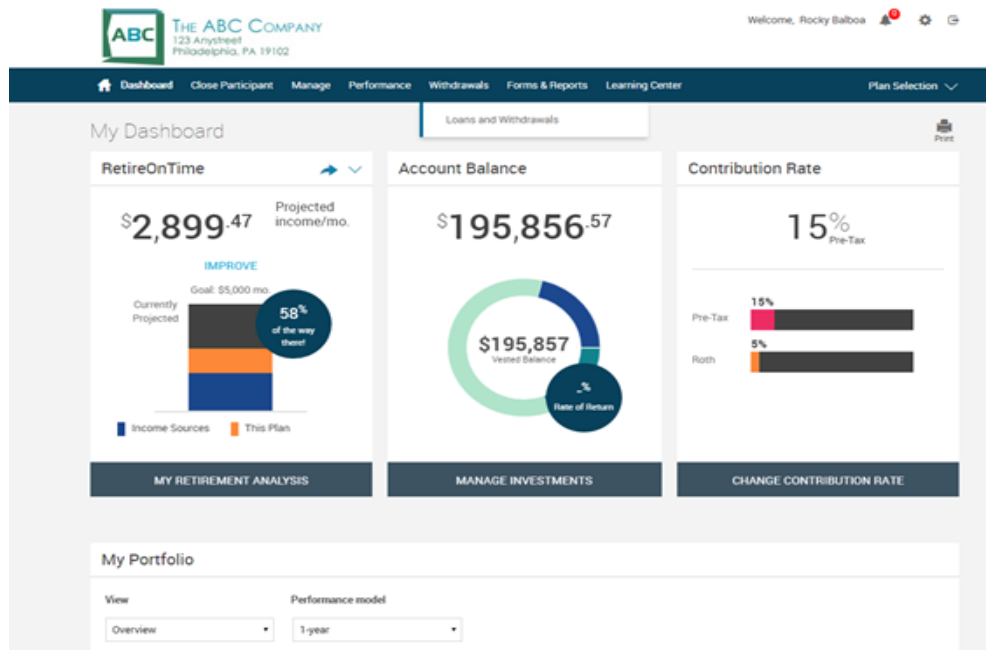
1. Access the AccountLink System at WebAccountLink.com.



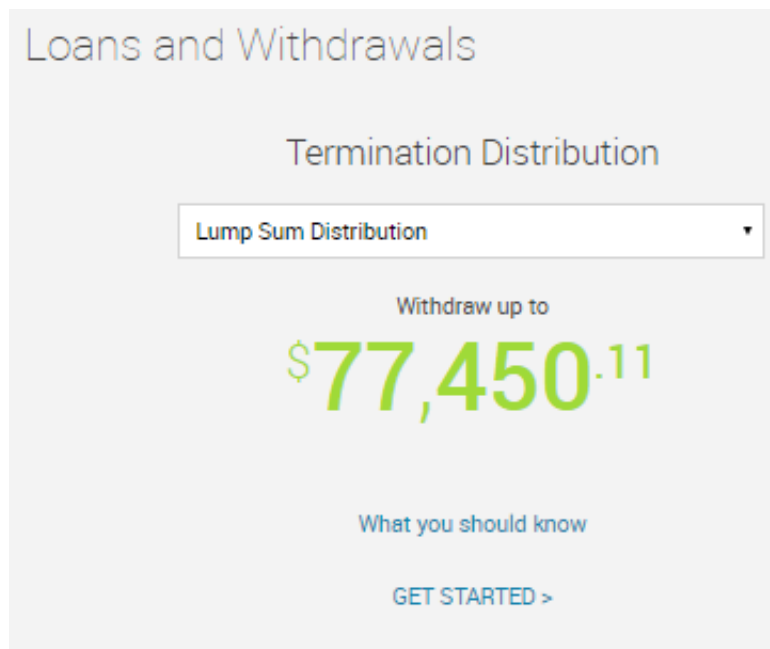
2. Log in with your user ID and password.



3. On the **Withdrawals** menu, click **Loans and Withdrawals**.



4. On the Loans and Withdrawals page, click the drop down and select your distribution request type. Click **"GET STARTED"** to begin the distribution request



The balance shown is the balance on the day you're making this distribution request. Your balance will remain invested and subject to market fluctuation until liquidated. The final amount distributed to you will be determined by the liquidation value of the Vested Balance on the liquidation date.

The Six Steps to a Distribution Request

Once you choose to [start the distribution request process](#), you'll need to complete the Six Steps to a Distribution Request.

To move to a different step, click the step name at the top of the page (under the step number). Your entries are saved when you leave a step, but your request won't be complete until you click **Submit** at the end of the Confirmation step.





On each page, required fields are marked with an asterisk (*).

Step 1. General Information

In this step, review the online distribution request instructions.

1. Click the link in the **Tax Information** section and carefully read the Special Tax Notice containing important information about the taxability of retirement plan distributions.
2. Click **Next** to continue with the next step, [Personal Information](#).

William Penn
- Separation from Service

    Print

Overall Progress: **0% Complete**

Instructions

The following pages will take you through the steps to request a distribution from the plan. Use the buttons at the bottom of the page to navigate to the next step. Upon completion, you will be shown a summary of your request to confirm before submitting the request for approval.

Important Tax Information

Please take the time to read the plan tax notice. [Click here](#). It 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. We are required by law to provide this information to help you decide how to receive your retirement plan benefits. By clicking "Next" I certify I have read and understand the information contained in the Special Tax Notice Regarding Plan Payments ("Notice") and I am aware of the possible tax consequences of this distribution.



Step 2. Personal Information

In this step, verify your personal information, such as your name, address, and birth date, and make updates as needed.

1. Make sure your address is correct. Incorrect address information may delay or prevent the delivery of the distribution payment and important tax statements.
2. If you want to receive email notifications about the status of your request, make sure your email address is correct, or enter one if you haven't already.
3. Click **Next** to continue with the next step, **Distribution Method**.

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Overall Progress: **20% Complete**

Instructions

Please verify the following personal information. Incorrect address information may delay or prevent the delivery of your payment and important tax statements. If any information is incorrect, it is important to make changes before proceeding with your distribution request. The address below is where your distribution check and 1099-R will be sent. Please make sure we have a personal email address in order to receive notifications about the status of your request.

General Information

First name	Last name		
<input type="text" value="William"/>	<input type="text" value="Penn"/>		
Marital status	Birth date	Date of hire	Termination date *
<input type="text" value=""/>	<input type="text" value="01/01/1960"/>	<input type="text" value="01/01/1999"/>	<input type="text" value="06/30/2016"/>
Street address 1	Street address 2		
<input type="text" value="1500 Market Street"/>	<input type="text" value=""/>		
City	State	Zip code	Country
<input type="text" value="Philadelphia"/>	<input type="text" value="PA"/>	<input type="text" value="19103"/>	<input type="text" value=""/>
Primary Phone #:	Ext		
<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>	<input type="text" value=""/>		

> Email Confirmation Information

Step 3. Distribution Method

In this step, select your preferred distribution method.

1. Click the option for the method you prefer.

- **A lump sum of my vested account balanced (20% federal income tax with-holding will apply).**
 - Select this option to receive 100% of your vested balance as a lump-sum cash payment to you (less the amount of taxes withheld).
- **A rollover of my entire vested account balanced to an IRA or another qualified retirement plan.**
 - Select this option to roll over 100% of your vested balance to an IRA or other qualified retirement plan.
- **A rollover of a portion of my vested account balance to an IRA or another qual-ified retirement plan with the remaining amount paid in a lump sum to me less the income tax withholding.**
 - Select this option to roll over a portion of your vested balance to an IRA or other qualified retirement plan, and receive the remaining portion as a cash payment to you (less the amount of taxes withheld).

2. Click **Next** to continue with the next step, [Payment Information](#).

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Overall Progress: **40% Complete**

Instructions
Enter the desired options below for receiving recurring payments from the plan.

Payments from Pre-Tax Accounts

I elect to receive payment(s) from my pre-tax accounts in the following form:

A lump sum of my vested account balance (20% federal income tax withholding will apply).

A rollover of my entire vested account balance to an IRA or another qualified retirement plan.

A rollover of a portion of my vested account balance to an IRA or another qualified retirement plan with the remaining amount paid in a lump sum to me less the income tax withholding.

Step 4. Payment Information

In this step, provide the information necessary to pay your retirement account distribution.

1. If you selected the rollover and cash combination option, select the method (**Percent** or **Dollar**) to use for determining the rollover and cash amounts.
2. **Amount:** If you selected the rollover and cash combination option, enter the percentage or dollar amount you want to roll over to an IRA or other qualified retirement account. The remaining amount will display in the **Cash payment** section.
3. **Payment method:** Select your preferred payment method.
 - Check:** A check will be mailed either to you or, for rollovers, to the company and address you specify.
 - ACH:** Your payment will be deposited directly into the bank account or retirement account you specify.
4. Complete the remaining information for the payment method you selected.
5. For a lump-sum cash payment, enter the amounts of any additional federal income tax and state income tax that you want withheld from your payment.
6. Click **Next** to continue with the next step, **Transaction Certification**.

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Overall Progress: **60% Complete**

Instructions
Please provide information necessary to facilitate payment of your account balance. Select each payment type below in order to enter payment detail information.

Payments from Pre-Tax Accounts
You have elected to receive 100% of your pre-tax account as a lump sum cash payment.

Payment Type	Amount	Estimated Distribution*	Payment Method
Cash	100%	\$77,450.11	Select One ▾

CANCEL
BACK
NEXT

*Estimated distributions are based on current balance and pricing, and are subject to change due to market fluctuation. This amount is not a guarantee of the amount you will receive if your distribution request is approved and does not take into account for fees and tax withholding.



Cash Payment Method X

Payment method
ACH

Bank account name *

ABA routing number *

Bank account # * Re-Enter account # *

Sub account #

Payable to *
William Penn

Street address 1 * Street address 2
1500 Market Street

City * State * Zip code *
Philadelphia PA 19103

Foreign state Country

Federal taxes will be withheld from your payment at the mandatory rate of 20%.
Additional federal tax to withhold
\$ 0

State taxes will be withheld from your payment based on the requirements of the state in which you live.
Additional state tax to withhold
\$ 0

Additional tax information	Additional fee information
IRS distribution code 1: -(none)	Fee 1: Fee type Deduct from check \$ 0.00

Step 5. Confirmation

In this step, carefully review the details of the distribution you are requesting.

1. If you need to change the personal/email information, distribution method, or payment information, click the step name at the top of the page (under the step number) to return to the applicable step.
2. When you're satisfied that all of the information is correct, click **Submit**.



William Penn

- Separation from Service



Overall Progress: **80% Complete**

Instructions

Your request has not been processed yet. Please confirm that the details below properly describe the transaction you are requesting and then press 'Submit'.

Your Personal Information

First name	William	Birth date	01/01/1960
Last name	Penn	Date of hire	01/01/1999
Street address 1	1500 Market Street	Marital status	
Street address 2		Primary Phone #:	() -
City	Philadelphia		
State	PA		
Zip code	19103		
Country			

Email Confirmation Information

Send email notification to	Personal	Internet address	
		Personal:	jmaier@edonfarmerscoop.com
		Office	
		Other	

Distribution Method

I elect to receive payment(s) from my pre-tax accounts in the following form:
A lump sum of my vested account balance (20% federal income tax withholding will apply).

Payment Information

Payments from Pre-Tax Accounts

You have elected to receive 100% of your pre-tax account as a lump sum cash payment.

Payment Type	Amount	Estimated Distribution*	Payment Method
Cash	100.00%	\$77,450.11	Check
<p>Address: 1500 Market Street</p> <p>City: Philadelphia</p> <p>State, Zip: PA 19103</p> <p>Country:</p> <p>Foreign state:</p> <p>Federal taxes will be withheld from your payment at the mandatory rate of 20%. Additional federal tax to withhold \$0.00 State taxes will be withheld from your payment based on the requirements of the state in which you live. Additional state tax to withhold \$0.00</p>			

*Estimated distributions are based on current balance and pricing, and are subject to change due to market fluctuation. This amount is not a guarantee of the amount you will receive if your distribution request is approved and does not take into account for fees and tax withholding.

CANCEL

BACK

SUBMIT

After Submission

Once you submit your distribution request, it is sent to your Plan Sponsor for approval.

Denied Requests

Your Plan Sponsor may deny your distribution request. You'll receive an email notification within one business day of the denial of your request.

Approved Requests

You'll receive an email notification, including the Special Tax Notice, within one business day of the approval of your request. If we do not have your email address on file, we will mail the Special Tax Notice to your address.

You can check if your request is pending by trying to [start a new distribution request](#). If your current request is still pending, you'll see the message, "There is a pending termination distribution which prevents making another termination distribution request at this time."

Your request will be completed within 7 to 10 business days from the date of Plan Sponsor approval.

Your account balance will remain invested and subject to market fluctuation until liquidated. The final amount distributed to you will be determined by the liquidation value of the Vested Balance on the liquidation date.