


Birth or Adoption Withdrawal

Please review this information carefully before you begin.

What's included in this kit:

- **Birth or Adoption Withdrawal Form** (Withdrawal Form).
- **Instruction guide** - This will be helpful as you fill out the Withdrawal Form.

What you need to do:

- Know what's in your account** - You may find it helpful to log in to your account and review your vested balance before you begin. Simply log in at **empowermyretirement.com** and click *Account* at the top of the page and then select *Balance* from the drop-down menu. Review the amount under the column *Vested Balance*.
- Correcting mistakes** - Any changes to the Withdrawal Form must be crossed out and initialed. White-out corrections are not acceptable. If you do not initial all changes, the form may be returned for verification or we may require a new form.
- If you are married**, your spouse must consent to this withdrawal request and their signature must be witnessed by a notary public.
- Complete all pages of the Withdrawal Form.** Make sure all nine digits of your U.S. Social Security number (SSN)/U.S. Taxpayer Identification number (TIN) are entered on the first page of the form and the last four digits are entered at the top of the other pages. Remember to keep a copy of the form for your records.
- Return all pages that include this bar code.** 

Electronically:	Log into your account at empowermyretirement.com and click <i>Account</i> at the top of the page and then select <i>Overview</i> from the drop-down menu. From the left navigation menu, select <i>Upload documents</i> .
Regular Mail:	Empower, PO Box 56025, Boston, MA 02205-6025
Express Mail:	Empower, 8515 E. Orchard Road, Greenwood Village, CO 80111

What to expect:

- **Checks will be sent to your address on file.** For security purposes, the Withdrawal Form cannot be used for address changes and checks will not be forwarded. Please log in to your account, click your name in the top right corner of the homepage and verify your home mailing address.
- **Stay updated on your withdrawal status.** Sign up for text or email updates on the Withdrawal Form. You can also check the status by logging in to your account and click *Account* at the top of the page and then select *Withdrawals* from the drop-down menu.
- **Still have questions?** Call 1-833-569-2433.



Plan name: Annuity Fund of Local No. One, I.A.T.S.E.

Plan number: 780348-01

Birth or Adoption Withdrawal

Use this form to request a birth or adoption withdrawal from your account.

- Questions on this form? Call 1-833-569-2433.

Step 1: Your information

Print in block letters in black or blue ink. Do not write outside the boxes. All requested personal information is required to be completed.

First name MI Last name (Entire name must match the name on file.)

U.S. Social Security number/ U.S. Taxpayer Identification number Date of birth (mm/dd/yyyy) Account extension (if this applies)

Update me on withdrawal status (optional) by:

Text message (area code + number)

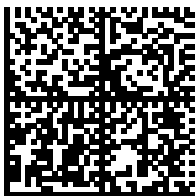
Standard text messaging rates from your mobile carrier may apply.

You can also check the status of your request at:
empowermyretirement.com

Email address

Citizenship and marital status - Failure to provide the following information will result in delays.

Are you a U.S. citizen or U.S. resident alien?	Yes <input type="checkbox"/> OR No <input type="checkbox"/> If no, complete the following information: Country of legal residence <input style="width: 100%;" type="text"/> <small>You must submit IRS form W-8BEN with your withdrawal request. Download and print form W-8BEN at irs.gov. If the W-8BEN form is not provided or is not filled out correctly, 30% of your withdrawal will be withheld for federal taxes. Refer to the instruction guide for important IRS Form W-8BEN requirements.</small>
Are you married?	Yes <input type="checkbox"/> OR No <input type="checkbox"/> <small>If married, your spouse's signature and consent may be required unless your balance is less than \$7,000.</small>



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Last 4 digits of SSN/TIN

Step 3: Withdrawal instructions

I have experienced the following:

Birth of a child(ren)

I certify I am requesting this withdrawal for the birth of the following child(ren):

***Child's date of birth must be within the past year to qualify for a birth withdrawal.**

****You cannot exceed \$5,000 per child from all of your retirement plans.**

Name of child:	Child's date of birth:*	Amount requested:**
		\$
		\$
		\$
		\$

If there are more than four children, please attach an additional sheet of paper with this information for each child.

Adoption of a child(ren)

I understand that I cannot request this withdrawal for the adoption of my spouse's child(ren). I certify I am requesting this withdrawal for the adoption of the following child(ren):

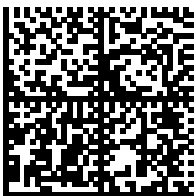
***Date of adoption must be within the past year to qualify for an adoption withdrawal.**

****You cannot exceed \$5,000 per child from all of your retirement plans.**

Name of child:	Date of adoption:*	Child's date of birth:	If the "child" is over the age of 18:	Amount requested:**
			<input type="checkbox"/> I certify this adoption is for a person incapable of self-support.	\$
			<input type="checkbox"/> I certify this adoption is for a person incapable of self-support.	\$
			<input type="checkbox"/> I certify this adoption is for a person incapable of self-support.	\$
			<input type="checkbox"/> I certify this adoption is for a person incapable of self-support.	\$

If there are more than four children, please attach an additional sheet of paper with this information for each child.

Grand total amount requested: \$ _____



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Last 4 digits of SSN/TIN

Step 4: Tax withholding

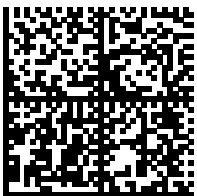
Federal tax:	<p>Your withholding rate is determined by the type of payment you will receive. Please refer to IRS Form W-4R for more information.</p> <ul style="list-style-type: none"> • The default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% below. Generally, you cannot choose less than 10% for payments to be delivered outside the United States and its possessions. • Complete the percentage box if you would like a rate of withholding that is different from the default withholding rate. See instructions on page 2 of the IRS Form W-4R found on irs.gov and the Marginal Rate Tables below for additional information. • Enter the rate as a whole number (no decimals). <p style="text-align: center;">Percentage <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> %</p> <p>I understand that I am still liable for the payment of federal income tax on the taxable amount. I also understand that I may be subject to tax penalties under the estimated tax payment rules if my payments of estimated tax and withholding, if any, are not adequate.</p>
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2024 Marginal rate tables (<https://www.irs.gov/pub/irs-pdf/fw4r.pdf>)

You may use these tables to help you select the appropriate withholding rate for this withdrawal. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding.

Single or married filing separately		Married filing jointly or qualifying widow(er)		Head of household	
Total income over...	Tax rate for every dollar more	Total income over...	Tax rate for every dollar more	Total income over...	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
14,600	10%	29,200	10%	21,900	10%
26,200	12%	52,400	12%	38,450	12%
61,750	22%	123,500	22%	85,000	22%
115,125	24%	230,250	24%	122,400	24%
206,550	32%	413,100	32%	213,850	32%
258,325	35%	516,650	35%	265,600	35%
623,950*	37%	760,400	37%	631,250	37%

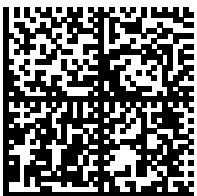
*If married filing separately, use \$380,200 instead for this 37% rate.



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Last 4 digits of SSN/TIN

State tax:	<p>Any state tax withholding is based on your state of residence. You can make optional state tax elections if your state allows. Otherwise, we will withhold the standard state tax rate based on the requirements of your state of residence and any elections you make below.</p> <p><input type="checkbox"/> Choose a specific percentage or a dollar amount, not both:</p> <table><tr><td>Percentage</td><td></td><td></td><td></td><td>%</td><td>OR</td><td>Dollar amount</td><td></td><td></td><td></td><td></td><td>,</td><td></td><td></td><td></td><td></td><td>.</td><td></td><td></td></tr></table> <p><input type="checkbox"/> Do not withhold state taxes on my withdrawal.</p> <p>I have attached the election form for my state, if required.</p>	Percentage				%	OR	Dollar amount					,					.		
Percentage				%	OR	Dollar amount					,					.				

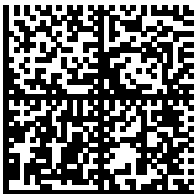


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Last 4 digits of SSN/TIN

Step 5: Delivery options

Mail:	<input type="checkbox"/> Regular mail to my address on file. (Free) Estimated delivery is up to five business days after the withdrawal is completed. <input type="checkbox"/> Express delivery to my address on file. (\$40.00 fee for each type of check - pretax and after-tax.) Estimated delivery is two to three business days after the withdrawal is completed.																								
Electronic deposit (ACH):	<input type="checkbox"/> Electronic deposit (ACH) to the bank account on file. (Free) Estimated delivery is two to three business days after the withdrawal is completed. Important: If you have more than one bank account on file with us, please provide the account nickname and the last four digits of the account number that you would like to use. For your protection, your ACH banking information must have been previously submitted to us and verified; otherwise, we will send the check(s) to your address on file. Bank account nickname <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> Last four digits of the bank account number <table border="1"><tr><td></td><td></td><td></td><td></td></tr></table>																								



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Last 4 digits of SSN/TIN

Step 6: Signatures and consent

My consent:

I understand and agree to all pages of this form, instruction guide and notice(s) and affirm all information is correct. I certify:

- (i) The amount of the birth or adoption withdrawal I have requested when added to all previous birth or adoption withdrawals from all of my plan accounts and IRAs, does not exceed \$5,000 per child; and
- (ii) I understand that this withdrawal cannot be used for the adoption of my spouse's child.

I understand that the entire withdrawal amount will be reported as taxable income on IRS Form 1099-R in the year distributed from the plan.

I acknowledge the following:

I received a Qualified Joint & Survivor Notice that was separately provided to me. I reviewed this notice at least seven days before authorizing the withdrawal of my plan account. I must receive my benefit in the form of an annuity, unless I waive the annuity option and choose another payment option. If I am married, my spouse must also consent to the payment option I have chosen. I have waived the qualified joint and survivor annuity form of payment and understand the effects of this waiver. I have also waived the right to further consider this decision.

I request a withdrawal of my account according to my instructions on the form. Once a payment has been completed, it cannot be changed or reversed. I understand that my election(s) on this form are effective for 180 days.

Under penalty of perjury, I certify that the U.S. Social Security number or U.S. Taxpayer Identification number I have provided in Step 1 is correct. I am a U.S. person if I marked *Yes* to the *Are you a U.S. citizen or U.S. resident alien?* question in Step 1 of this form.

Please note:

This withdrawal request may be subject to an administrative review period prior to processing, and the investments in your account will not be sold until the withdrawal is completed. The review period may take several business days. Your investments may fluctuate with market performance, so you may want to review your account with an advisor prior to making a withdrawal request. If you initiate a fund transfer during the review period, it may delay your withdrawal. If you want to make investment changes prior to withdrawal, please contact us or access your account online.

Upon completion of the administrative review, the withdrawal may be processed, but the proceeds remain subject to certain verification controls before delivery. If the verification controls are not completed for any reason, the proceeds of the withdrawal will be redeposited into your account as of the current market price on the date of redeposit.

Any person who presents a false or fraudulent claim is subject to criminal and civil penalties.

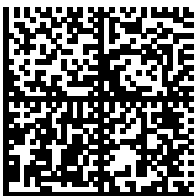
My signature

Signature date (Required)

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An original, handwritten signature is required on this form.

(mm/dd/yyyy)



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Last 4 digits of SSN/TIN

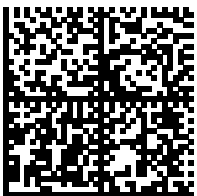
Spouse's consent

As the participant's spouse, my consent is required if I am legally married.

Waiver of qualified joint and survivor annuity:

Spouse to complete: I (name of spouse), _____, am the spouse of the person making this request, and I understand my right to have my spouse's retirement benefit paid in the form of a qualified joint and survivor annuity (QJSA). I have received and read the QJSA notice and I waive my right to the QJSA, understanding that I may receive less money than I would have received under the QJSA. Depending on the payment form chosen by my spouse, I may receive nothing after my spouse dies. I agree that my spouse may receive retirement benefits according to my spouse's instructions on the form. I understand that my spouse cannot choose a different method of retirement benefit unless I agree to the change (unless it's to increase the survivor benefit of the joint and survivor annuity).

I understand that I do not have to sign this form. I waive my right to the QJSA and sign this agreement voluntarily. I acknowledge that as the spouse of the person making this request that I have the right to limit my consent only to a specific payment election, and I voluntarily relinquish such right.



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Last 4 digits of SSN/TIN

Spouse's signature

Signature date (Required)

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(mm/dd/yyyy)

An original, handwritten signature is required on this form.

Statement of notary for spousal consent:

The spouse's signature must be notarized by a Notary Public. The date of the spouse's signature on this form above must match the date of the Notary Public signature on the separate jurat or notarial certificate or in this section below. Consent must be obtained no more than 180 days prior to the effective date of the original request in order to be effective. If your notary completes a separate jurat or notarial certificate, your spouse must still sign on the above spouse's signature line and enter the date on this form.

ATTENTION Notary Public: Make sure that you have reviewed the notary requirements for your state. If your state requires a separate jurat or notarial certificate, please complete and attach to this request.

We require that the following information must be included on the separate jurat or notarial certificate:

(1) name of document being notarized; (2) the plan name; (3) the plan number; and (4) participant's and spouse's names. Separate jurat or notarial certificates submitted that do not include this information will be rejected and will delay the withdrawal request. If your state does require a separate jurat or notarial certificate and you complete the section below, this statement of notary will be rejected and will delay the withdrawal request.

If your state does not require a separate jurat or notarial certificate, you may complete the notary section below.

Statement of notary:

Notary seal must be visible.

State of _____)

The consent to this request was subscribed and sworn (or affirmed) to before me on this _____ day of _____, year _____, by (name of spouse) _____

County/Parish/
Borough of _____)

_____ proved to me on the basis of satisfactory evidence to be the person who appeared before me who affirmed that such consent represents his or her free and voluntary act.

Notary Public's signature

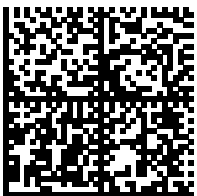
My commission expires (mm/dd/yyyy)

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An original, handwritten signature is required on this form.

Notary Public's full name

Telephone number



Verify and send

Make sure to complete each step.

Did you provide all nine digits of your U.S. Social Security number/U.S. Taxpayer Identification number on the first page and the last four digits on the other pages, answer the citizenship questions and obtain all handwritten signatures? Omitting information will cause delays.

Send your request. Return all pages with the bar code.

Electronically:	Log into your account at empowermyretirement.com and click <i>Account</i> at the top of the page and then select <i>Overview</i> from the drop-down menu. From the left navigation menu, select <i>Upload documents</i> .
Regular Mail:	Empower, PO Box 56025, Boston, MA 02205-6025
Express Mail:	Empower, 8515 E. Orchard Road, Greenwood Village, CO 80111

Contact information:

Online empowermyretirement.com
By phone 1-833-569-2433 weekdays from 8 a.m. to 10 p.m. Eastern time
 1-303-737-7249 from outside the U.S.
 TTY number 1-800-345-1833

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Effective December 31, 2020, Empower acquired the Massachusetts Mutual Life Insurance Company's (MassMutual) retirement business. Empower administers the business on MassMutual's behalf, with certain administrative services being performed by MassMutual and its affiliates during a temporary transition period. Empower is not affiliated with MassMutual or its affiliates.

INSTRUCTION GUIDE

This instruction guide provides important information and tips to help you complete the Withdrawal Form. The sections of the instruction guide match the sections of the Withdrawal Form.

Please read it carefully and follow along as you complete the Withdrawal Form.

Step 1: Your information

Quick tips:

- **Include full U.S. Social Security number/U.S. Taxpayer Identification number.**
- **Confirm your address.**
- **Attach IRS Form W-8BEN, if applicable.**

U.S. Social Security number/U.S. Taxpayer Identification number

It's important that you provide your complete and correct U.S. Social Security number/U.S. Taxpayer Identification number for accurate tax reporting and verification.

Account extension

You will only have an account extension if you have multiple accounts on our platform. If you have an account extension, it can be found on your statement.

Updates on this request

We will keep you updated on the status of this withdrawal if you provide us your mobile number or your email address. By providing your mobile number and/or email address, you are consenting to receive text messages, emails, or both related to this request.

Are you a non-resident alien?

If so, we will withhold taxes at a rate of 30% unless your country of residence has entered into a tax treaty with the U.S. that provides for a reduced withholding rate or an exemption from withholding. To claim this treaty rate, you must complete and attach IRS Form W-8BEN. You can download this form by accessing [irs.gov](https://www.irs.gov), clicking *Forms & Instructions* at the top of the page, and typing "W-8BEN" in the search bar.

Use the tips below to make sure your W-8BEN form is received in good order.

- To receive the treaty rate, the country must be listed on the IRS website as having a treaty benefit.
- Your name and country of citizenship must be spelled out and the country cannot be the United States of America.
- Your address cannot be a P.O. Box.
- You must provide a valid date of birth.
- Your form must be signed and dated.
- Your foreign tax identifying number cannot match your U.S. Social Security number or U.S. Taxpayer Identification number.
- All countries listed on the form must match.

Confirm your address

For your security, **your address on the Withdrawal Form must match the address we have on file.** Address information must be on file for at least 15 days. If you need to make a change to the address we have on file, call us at 1-833-569-2433.

Step 2: Account information

Quick tips:

- **Review your vested account balances.**

What's the difference between pretax and after-tax accounts?

- *Pretax accounts* include contributions, earnings and any rollover amounts that have not yet been taxed. Employer contributions to your account are also considered *pretax accounts*.

- Your plan may have allowed you to make *after-tax contributions* to your account. After-tax contributions can be withdrawn tax free but the earnings on these contributions are still taxable.

Step 3: Withdrawal instructions

Quick tips:

- **Decide how much you want to withdraw.**

Complete the requested information for each child born or adopted. If there are more than four children, please attach an additional sheet of paper with the requested information for each child.

You are required to maintain appropriate documentation to prove the birth or adoption of a child(ren) in the event you are asked for proof.

You may re-contribute any portion or all of this withdrawal within 3 years following your birth or adoption withdrawal.

Step 4: Tax withholding

Quick tips:

- **Attach IRS Form W-4R to elect your federal withholding, if applicable.**
- **Attach state withholding form, if applicable.**

The entire withdrawal amount will be reported as taxable income in the year received. Federal tax on this qualified withdrawal will be included in your gross income beginning with the year you receive the funds, unless you elect to pay the entire amount of federal taxes due in the year distributed.

How to elect tax withholding:

- **We will automatically withhold 10%** federal tax unless you make another selection.

If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. Your withholding choice (or an election not to have withholding) will generally apply to any future payment from the same plan or IRA.

You may use the table to help you select the appropriate withholding rate for this withdrawal. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See page 2 of the **IRS Form W-4R** found on **irs.gov** on how to use this table.

Any state tax withholding is based on your state of residence.

Special notes about state withholding, if applicable.

If you are making this withdrawal in a state that has different tax withholding laws from the state you live in, we encourage you to consult with your tax advisor before making your withholding elections.

If you would like to withhold taxes differently than your state's rate and your state allows you to, you must include a completed state income tax withholding form with your Withdrawal Form. You can obtain your state's income tax withholding form on the state's website.

If the form is required for your withdrawal and you do not include it or do not complete it accurately, the withdrawal will be taxed according to applicable state regulations.

Step 5: Delivery options

Quick tips:

- **Choose your delivery option.**
- **Note any applicable fees.**
- **Checks are mailed to the address we have on file.**
- **Electronic deposits (ACH) are made to the bank account we have on file.**
- **Address and banking information must be on file for at least 15 days.**

Your payment will not be delivered until the withdrawal process is complete.

Delivery options

- Regular mail
- Express mail
- Electronic deposit (ACH) (See *Important information about electronic delivery* below.)

All payments sent by regular or express mail will be sent to the address we have on file. This is for your security and to help prevent fraud on your account.

You may not use this form to update your mailing address. If you need to update your mailing address, call us at 1-833-569-2433 for instructions.

If an option is not selected, all transactions will be sent by regular mail.

Delivery fees

- There is a \$40.00 fee for each type of check (pretax and after-tax) sent to you by express mail.
- Any delivery fee is non-refundable and will be deducted from the withdrawal amount.
- Express delivery will occur Monday through Friday (except holidays), with no signature required.

Important information about electronic delivery

- If requested, your funds can be delivered electronically to your bank account through the Automated Clearing House (ACH) network. By choosing electronic delivery, you are authorizing us to deposit and withdraw funds to and from your account as necessary, including any adjustments that may be needed. Also, you are authorizing your bank to receive deposits and allow withdrawals, including adjustments, in the same manner.
- Your electronic deposit (ACH) banking information must have been previously submitted to us and verified for your protection; otherwise, we will send the check to your address on file. If you are using banking information for an installment payment, please log in to your account and verify your banking information or call us at the number listed on page 1.
- You authorize and direct your financial institution not to hold any overpayments on your behalf, or on behalf of your estate or any current or future joint account holder, if applicable.

Step 6: Signatures and consent

Quick tips:

- **Don't forget to sign your form!**
- **Consider the impact of market fluctuations in case your request is delayed.**

- We encourage you to consult with your tax or legal advisor as needed.
- The Withdrawal Form and instruction guide are not intended to provide tax or legal advice.
- It is your responsibility to make sure your elections on the Withdrawal Form are accurate. Your elections must meet the tax requirements of the Internal Revenue Code.
- You are responsible for any income tax and penalties assessed by the IRS and state tax authorities based on your chosen elections.
- For your protection, we may hold your withdrawal for additional security verification.
- If any section of the Withdrawal Form is incomplete or inaccurate, your request may not be processed and may require a new form or additional information before it can be processed.
- You should be aware that fund companies may charge fees on your withdrawal if you have not been invested for the required minimum amount of time. To learn more, please request and read the fund's prospectus and disclosure documents.
- Your withdrawal may be subject to other fees or loss of interest, or both, based on your investment options, your length of time in the plan and other possible considerations. To learn more, contact us for a withdrawal quote at 1-833-569-2433.

Although we make every effort to keep the information in this instruction guide current, it is subject to change without notice. Federal, state, and local tax laws may be revised, and new plan provisions may be adopted by the plan. For the most up-to-date version of this instruction guide, please call 1-833-569-2433. The TTY number is 1-800-345-1833.