



## In-Service Withdrawal Application

### Compass Retirement Plan (Compass)

This form is used to request a withdrawal prior to retirement, or termination of employment or conference relationship.

Application date \_\_\_\_\_

#### Part 1 – Participant Information

Name \_\_\_\_\_ Social Security # (last 5 digits) \_\_\_\_\_

Mailing address \_\_\_\_\_ Primary phone # \_\_\_\_\_

\_\_\_\_\_ Alternate phone # \_\_\_\_\_

Country of citizenship \_\_\_\_\_ E-mail \_\_\_\_\_

#### Part 2 – Withdrawal Type

- Age 59½ Withdrawal**—Available if you are at least age 59½ at the time the withdrawal is processed. You may withdraw amounts from your before-tax, Roth, after-tax, rollover or Qualified Voluntary Employee Contribution (QVEC) account. Federal and state (if applicable) income taxes will be withheld from your taxable withdrawal amount, but the 10% early distribution penalty will not apply.
- Rollover Account Withdrawal**—Available at any time from your rollover accounts. Federal and state (if applicable) income taxes will be withheld from your withdrawal amount. Your withdrawal may also be subject to a 10% early distribution penalty if you are younger than age 59½.
- Qualified Military Reservist Withdrawal**—Available if you are a reservist called to active duty on or after September 11, 2001, for a period of at least six months and are still on active duty. You must submit a copy of your military orders with this application. You may withdraw amounts from your before-tax, Roth, after-tax, rollover or QVEC account. Although federal and state (if applicable) income taxes will be withheld from your withdrawal amount, the 10% early distribution penalty will not apply.
- Qualified Military Withdrawal**—Available if you are on qualified military leave for a period of at least 30 days and are still on active duty. You must submit a copy of your military orders with this application. You may withdraw amounts from your before-tax, Roth, after-tax, rollover or QVEC account. Federal and state (if applicable) taxes will be withheld from your withdrawal account, and the 10% early distribution penalty may apply. In addition, any before-tax, Roth and after-tax contributions will be suspended for six months.

**Note:** If you are younger than age 59½, not on active military duty and want to withdraw amounts from your before-tax, Roth, after-tax or QVEC account, you must have a financial hardship and complete a *Hardship Withdrawal Application*.

### Part 3 – Withdrawal Amount

Wespath will apply the mandatory 20% federal income tax withholding to your taxable withdrawal amount unless you elect to roll over the withdrawal. You may have an additional amount withheld by making an election below.

Amount of withdrawal requested: \$ \_\_\_\_\_

Maximum amount available for the withdrawal type elected in Part 2

Additional federal income tax withholding above the 20% mandatory withholding: \$ \_\_\_\_\_

Due to market fluctuations in the value of your account, the amount you request in this application may no longer be available to you at the time your withdrawal is processed. **By checking the box below**, you are indicating that if the amount you requested above is no longer available, you would like Wespath to change the withdrawal amount to the maximum amount available for the withdrawal.

If the withdrawal amount indicated above is no longer available, please process the withdrawal for the maximum amount that is available.

Your withdrawal will be prorated among all your applicable investment funds. If you prefer, however, you may indicate below the specific investment funds from which the withdrawal should be taken. The option of receiving a distribution from a specific fund(s) is not available to participants in LifeStage Investment Management. *(Numbers after fund names are for administrative use only.)*

	Percent	OR	Amount
Stable Value Fund (41)	%		\$
U.S. Treasury Inflation Protection Fund (36)	_____ %		\$ _____
Inflation Protection Fund (32)	_____ %		\$ _____
Social Values Choice Bond Fund (37)	_____ %		\$ _____
Fixed Income Fund (30)	_____ %		\$ _____
Extended Term Fixed Income Fund (35)	_____ %		\$ _____
Multiple Asset Fund (08)	_____ %		\$ _____
U.S. Equity Fund (20)	_____ %		\$ _____
U.S. Equity Index Fund (26)	_____ %		\$ _____
Social Values Choice Equity Fund (25)	_____ %		\$ _____
International Equity Fund (60)	_____ %		\$ _____
<b>TOTAL</b>	_____ % <sup>1</sup>	<b>OR</b>	\$ _____ <sup>2</sup>

<sup>1</sup> Must total 100%

<sup>2</sup> Must equal the withdrawal amount requested

### Part 4 – Authorization for Rollover

Complete this section if you are electing to roll over all or a portion of your withdrawal. *If you do not want to elect a rollover, skip this section and proceed to Part 5.*

I request a rollover of the following portion of my withdrawal to an account/plan that qualifies as an Individual Retirement Account/Annuity (IRA), Internal Revenue Code (Code) section 403(b) retirement plan, qualified retirement plan under Code section 401(a) or 401(k), or governmental deferred compensation plan under Code section 457(b) with the financial institution named below. I understand that the remainder of my requested withdrawal, if any, will be paid to me (check one).

Roll over:

The maximum withdrawal amount requested in Part 3. I have verified that the receiving institution will accept my Roth and after-tax accounts, if any

The maximum withdrawal amount requested in Part 3, excluding my after-tax account

The maximum withdrawal amount requested in Part 3, excluding my Roth account

- The maximum withdrawal amount requested in Part 3, excluding my after-tax and Roth accounts
- The following specific amount \$ \_\_\_\_\_

I certify that the account specified below is a valid account and understand that returned checks from the financial institution may either be sent to me, if subject to automatic distribution, or may be redeposited to my Compass account at the then-current market price.

Name of financial institution/trustee \_\_\_\_\_

Plan name (if applicable) \_\_\_\_\_

Address \_\_\_\_\_ Account number \_\_\_\_\_

Make my rollover check payable to the financial institution/trustee or plan for my benefit and mail it (check one):

- To me for delivery to the financial institution/trustee or plan
- Directly to the financial institution/trustee or plan specified above

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### Part 5 – Waiver of 30-Day Notice Period

Generally, neither a direct rollover nor a payment can be made from the plan until at least 30 days after your receipt of the enclosed *Special Tax Notice*. The purpose of the notice period is to give you time to consider the tax implications of your withdrawal and whether you want your withdrawal rolled over. Therefore, your withdrawal will be processed 30 days after the date that you were mailed this form, unless you waive the notice by checking the appropriate box below.

- I want to waive the 30-day notice period and have my distribution processed as soon as administratively practical.
- I do not want to waive the 30-day notice period.

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### Part 6 – Signature

This section must be completed in order to process your withdrawal. Wespeth will return applications that are not properly completed, signed and dated.

By signing below, I hereby certify that I have read and understand this in-service withdrawal application and agree with the elections made on this application. I understand that I have the right to revoke the elections I have made on this application by completing a new application; however, my elections and designations are irrevocable five business days prior to the date on which the withdrawal is to be made.

Signature \_\_\_\_\_ Date \_\_\_\_\_

If you are NOT completing this document online, please complete it and return to Wespeth by one of the following methods:

- **Email scanned copy to:** retirementteam@wespath.org or
- **Fax to:** 1-847-866-4677 or
- **Mail to:** Wespeth  
Attention: Retirement Benefits  
1901 Chestnut Avenue  
Glenview, IL 60025-1604

Be sure to keep a copy for your records.

This form includes and/or is requesting personally identifiable information (PII) and/or protected health information (PHI). You are encouraged to make elections and beneficiary designations online at [benefitsaccess.org](https://benefitsaccess.org). When possible, managing your benefits online is the recommended approach to keep your PII and PHI safe and secure.