

# Coronavirus-related Withdrawal

Please review this information carefully before you begin.

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## What's included in this kit:

- **Coronavirus-related 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 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.

**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.

<b>Electronically:</b>	Log in to your account at <b>myretirement.americanfunds.com</b> 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> .
<b>Regular Mail:</b>	American Funds Service Center, PO Box 173764, Denver, CO 80217-3764
<b>Express Mail:</b>	American Funds Service Center, 8515 E. Orchard Road, Greenwood Village, CO 80111

## What you need to know:

- **Coronavirus-related withdrawals must be received before market close before December 30, 2020 or such other date as permitted by law.**

## 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 at **myretirement.americanfunds.com** and click *Account* at the top of the page and then select *Withdrawals* from the drop down menu.
- **Still have questions?** Call 1-800-204-3731.

Plan name: \_\_\_\_\_

Plan number: \_\_\_\_\_ Plan name and number can be found on your account online or on your statement

## Coronavirus-related Withdrawal

Use this form to request a Coronavirus-related withdrawal from your account.

- Questions on this form? Call 1-800-204-3731.

### 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.

Email Address

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

Are you a U.S. citizen  
or U.S. resident alien?

Yes OR No

If no, complete the following information:

Country of legal residence

You must submit IRS form W-8BEN with your withdrawal request. Download and print form W-8BEN at [irs.gov](https://www.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 guide for important IRS Form W-8BEN requirements.

### Confirm your address

- Write in the first line of your address.
- **Exclude your city, state and ZIP code.**
- We will use this to confirm that we have your correct address on file.
- If your address is different than what we have on file, **we will not use this address to update your account and your withdrawal may be delayed.**

If you believe that we do not have your correct address or if you need to change your address, call us at 1-800-204-3731 before submitting this form.

Account address (first line only)

Last 4 digits of SSN/TIN

## Step 2: Withdrawal instructions

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### I certify I am an individual:

- i. who is diagnosed with the virus SARS-CoV-2 or with coronavirus disease 2019 (COVID-19) by a test approved by the Centers for Disease Control and Prevention (including a test authorized under the Federal Food, Drug and Cosmetic Act); or
- ii. whose spouse or dependent (as defined in §152 of the Internal Revenue Code (IRC) of 1986) is diagnosed with such virus or disease by such a test, or;

### **I, my spouse or a member of my household (a member of my household is someone who shares my principal residence) has experienced adverse financial consequences as a result of one or more of the following reasons:**

- i. Quarantined due to COVID-19.
- ii. Laid off or furloughed due to COVID-19.
- iii. Work hours reduced due to COVID-19.
- iv. Unable to work due to lack of childcare due to COVID-19.
- v. A reduction in pay (or self-employment income) due to COVID-19.
- vi. A job offer rescinded or start date for a job delayed due to COVID-19.
- vii. Close or reduce working hours of a business owned or operated.
- viii. Other factors as determined by the Secretary of the Treasury.

### What amount are you requesting for your Coronavirus-related withdrawal?

Amount of your request:  
(cannot exceed \$100,000)

\$

- Your withdrawal will be deducted pro rata from all the available money types approved by the plan.
- You may request more than one withdrawal between now and December 30, 2020. However, the total of these withdrawals cannot exceed \$100,000. Please keep in mind your long-term retirement goals and consult a tax advisor to understand any tax implications before you request this withdrawal.

Last 4 digits of SSN/TIN

### Step 3: Tax withholding

The default federal withholding is 10%. If you do not make a selection below, we will withhold the default amount.

<b>Federal tax:</b>	<p>Withhold the default 10% amount.</p> <p>Choose a specific percentage or a dollar amount, <b>not both:</b> (If the percentage or dollar amount entered is less than 10% of the amount requested, we will automatically withhold the default 10%.)</p> <p>Percentage <input type="text"/> %      <b>OR</b>      Dollar amount \$ <input type="text"/></p> <p>Do not withhold federal taxes on my withdrawal.</p>
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Any state tax withholding is based on your state of residence. If you elect a percentage lower than your state's rate or if you elect to not withhold state taxes but your state requires withholding, we will withhold based on your state's tax requirements.

<b>State tax:</b>	<p>Withhold the default amount.</p> <p>Choose a specific percentage or a dollar amount, <b>not both:</b></p> <p>Percentage <input type="text"/> %      <b>OR</b>      Dollar amount \$ <input type="text"/></p> <p>Do not withhold state taxes from my withdrawal.</p> <p>I have attached the election form for my state, if required.</p>
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Last 4 digits of SSN/TIN

## Step 4: Delivery options

If no choice is made below, your withdrawal will be sent by regular mail to your address on file.

<b>Mail:</b>	<p><b>Regular</b> mail to my address on file. <b>(Free)</b> Estimated delivery is up to five business days after the withdrawal is completed.</p> <p><b>Express</b> delivery to my address on file. <b>(\$25 fee)</b> Estimated delivery is two to three business days after the withdrawal is completed.</p>
<b>Electronic deposit (ACH):</b>	<p><b>Electronic</b> deposit (ACH) to the bank account on file. <b>(\$15 fee)</b> Estimated delivery is two to three business days after the withdrawal is completed.</p> <p><b>Important: If you have more than one bank account on file with us,</b> 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.</p> <p>Bank account nickname <input type="text"/></p> <p>Last four digits of the bank account number <input type="text"/></p>

Last 4 digits of SSN/TIN

## Step 5: Signature and consent

### My consent:

I understand and agree to all pages of this form and instruction guide, and I affirm all information is correct.

### I certify:

- i. The amount of the Coronavirus-related withdrawal I have requested when added to all previous Coronavirus-related withdrawals from all of my employer plan accounts and IRAs, does not exceed \$100,000; and
- ii. My spouse, my dependent or I have been diagnosed based on a test approved by the Center for Disease Control (CDC) (including a test authorized under the Federal Food, Drug and Cosmetic Act).

**I, my spouse or a member of my household (a member of my household is someone who shares my principal residence) has experienced adverse financial consequences as a result of one or more of the following reasons:**

- i. Quarantined due to COVID-19.
- ii. Laid off or furloughed due to COVID-19.
- iii. Work hours reduced due to COVID-19.
- iv. Unable to work due to lack of childcare due to COVID-19.
- v. A reduction in pay (or self-employment income) due to COVID-19.
- vi. A job offer rescinded or start date for a job delayed due to COVID-19.
- vii. Close or reduce working hours of a business owned or operated.
- viii. Other factors as determined by the Secretary of the Treasury.

I understand that the taxable portion of my withdrawal will be reported as taxable income on IRS Form 1099-R in the year it is distributed from the plan.

I acknowledge the following:

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 shown 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:

We must comply with the regulations and requirements of the Office of Foreign Assets Control, Department of the Treasury (OFAC). As a result, we cannot conduct business with persons in a blocked country or any person designated by OFAC as a specially designated national or blocked person. For more information, please access the OFAC website at: [treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx](https://www.treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx).

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 your 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.

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

My signature

Date (mm/dd/yyyy)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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An original, handwritten signature is required on this form.

## Verify and send

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### 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.

<b>Electronically:</b>	Log in to your account at <b>myretirement.americanfunds.com</b> 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> .
<b>Regular Mail:</b>	American Funds Service Center, PO Box 173764, Denver, CO 80217-3764
<b>Express Mail:</b>	American Funds Service Center, 8515 E. Orchard Road, Greenwood Village, CO 80111

### Contact information:

Online **myretirement.americanfunds.com**  
By phone 1-800-204-3731 weekdays from 8 a.m. to 10 p.m. Eastern time  
1-303-737-7207 from outside the U.S.  
TTY number 1-800-345-1833

## 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

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### 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 Social Security number or individual 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 1-800-204-3731.

## Step 2: Withdrawal instructions

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### Quick tips:

- **Review your vested account balances.**
- **Decide how much you want to withdraw.**

You may re-contribute any portion or all of this Coronavirus-related withdrawal within three years of receipt.

## Step 3: Tax withholding

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### Quick tips:

- **Default amounts will be withheld if no selection is made.**
- **Attach state withholding form, if applicable.**

The entire Coronavirus-related 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 equally over the three-year period beginning with the year you receive the money, unless you elect to pay the entire amount of federal taxes due in the year distributed.

#### **How is tax withholding calculated?**

Since the Coronavirus-related withdrawal is not eligible for rollover, it is not subject to the mandatory 20% federal tax withholding. The default federal withholding is 10%. If you do not make a selection on the Withdrawal Form, we will withhold the default amount. Any state tax withholding is based on your state of residence.

#### **What if you would like to withhold more than the default amount?**

If you would like to withhold more than the default withholding, enter the percentage or dollar amount you want withheld. **Do not enter both. The percentage or dollar amount entered for federal withholding cannot be less than 10% of your withdrawal.**

#### **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 4: Delivery options

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### 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. This includes receiving your request in good order.

### **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 1-800-204-3731 for instructions.

If an option is not selected, your withdrawal will be sent by regular mail.

### **Delivery fees**

- There is a \$25 fee for express mail.
- There is a \$15 fee for electronic deposit (ACH).
- Any delivery fee is non-refundable and will be deducted from the withdrawal amount.
- Express delivery will occur Monday through Friday, 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 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.
- 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 5: Signatures and consent

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### 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 1-800-204-3731.

**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 1-800-204-3731. The TTY number is 1-800-345-1833.**