POST 2004 RABBI TRUST DISTRIBUTION ELECTION FORM
(For Participants born on or before June 30, 1955)

I understand that distributions from my Post-2004 Rabbi Trust sub-account will commence by default at the later of the date I turn 65 or the date I no longer work for an RPB-eligible employer if past age 65, and that distributions must commence, regardless of my employment status, no later than April 1st of the year following the year I turn 70 ½. Unless I elect otherwise, these distributions will be made over a 5-year period via annual installments and be subject to an annual minimum payment not less than the IRC section 402(g)(i)(B) limit in effect on the date of the initial distribution ($22,500 for 2023) if made before April 1, 2026. For distributions beginning on or after April 1, 2026, the annual minimum will no longer apply.

I further understand that by electing a distribution plan other than the default, I must defer the start of these distributions for at least 5 years from the date I first become eligible, and that they must commence on or before April 1st in the year following the year I turn 70 ½.

Lastly, I understand that once this election form is submitted, I may not make a change to this election form or submit a new one.

With this understanding, I hereby elect my Post-2004 Rabbi Trust sub-account be distributed as follows:

Please check only one regarding a distribution schedule:

_____ Default distribution (annual payments over no longer than 5 years)

_____ Annual distributions over ________ year(s) (choose between 1 to 15 years), with a start date to begin on _______________________, at which point I will be at least 65 and retired.

(MM/DD/YYYY)

Participant

Print Full Name

Participant Signature

Date: MM/DD/YYYY

Return to: Robert Perry, Director of Participant and Employer Services
Via email rperry@rpb.org or Regular Mail to Address Below