



Disability Claim Processing

OVERVIEW

Plan documents define the following provisions for disability claims:

- Conditions that must be met for a participant to be considered disabled for the purposes of taking a disability distribution.
- Whether a participant becomes 100% vested upon termination due to disability.

Participants under the age of 59 ½ who also meet the Internal Revenue Service Code 72(m)(7) definition of disability are exempted from the Federal 10% early withdrawal penalty.

Disability withdrawal requests are accepted via Disability Withdrawal Request form only and require Plan Administrator authorization before processing.

Initiating a Disability Claim

Disability Withdrawal Request forms are available to download online or may be requested via an Empower Representative. The Disability Withdrawal Request form is also available on the Plan Service Center (PSC) if needed to assist participants in completing a disability withdrawal request.

Additional supporting documentation may be required (such as Social Security Administration's determination of disability) as directed by the Plan. Any supporting documentation received at Empower is provided to the Plan Administrator to assist in their review and determination.

Participants work with the Plan Administrator to obtain authorization and signature approving the type of disability requested before submitting to Empower for processing.

NOTE: Participants may be assessed a withdrawal fee as outlined in the Plan's Services Agreement and Fee Disclosure notices.

Disability Withdrawal Processing Authorization

The Plan Administrator reviews all disability withdrawal requests to determine if the participant:

- Meets the definition of disability under the terms of the Plan Document.
- Has separated from service due to disability.
- Meets the definition of disability under IRS code 72(m)(7).

The Plan Administrator retains responsibility for authorizing any Disability Withdrawal Requests before submitting to Empower for processing.

The non-discretionary recordkeeping and administrative services described in this Service Overview are general in nature and reflect the standard service offering. Service descriptions are not specific to any plan provision or administration practice. The recordkeeper may agree to provide an alternate service arrangement, as applicable, if separately requested by the Plan Sponsor. FOR ADVISOR/PLAN SPONSOR OR TPA USE ONLY. Not for use with Plan Participants