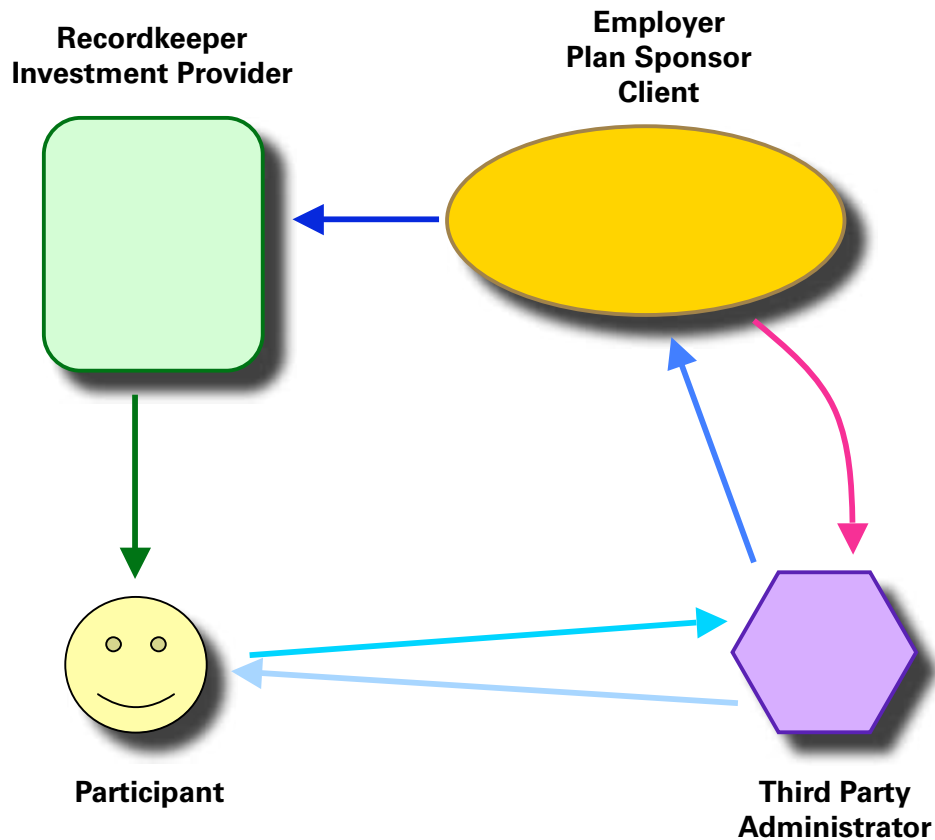


Distribution Process for 401(k) Plans



- Step 1: Client notifies Third Party Administrator that Employee has terminated
Please note: the next steps do not start until all contribution and benefit issues have been finalized for this employee. For some plans the next steps may start right away, for others, the next steps will not start until the completion of the annual valuation.
- Step 2: Election forms sent to Participant
- Step 3: Participant signs forms returns to Third Party Administrator
- Step 4: Third Party Administrator prepares distribution directive and sends to Employer
- Step 5: Employer signs directive and forwards to Recordkeeper
- Step 6: Recordkeeper prepares check and mails to Participant
Please note: the contract can be set up for the check to be returned to the employer who then forwards to the participant