

May 3, 2016

Ms./Mr./Reverend/Bishop Firstname Lastname  
Company (optional)  
Address  
Address  
City, State, ZIP

**RE: Required Minimum Distribution from Retirement Plans**

Dear Ms./Mr./Reverend/Bishop Lastname:

<*(Only add this section for participants)*>As a participant in a General Board of Pension and Health Benefits (General Board)-administered retirement plan, federal law requires that you begin receiving required minimum distributions (RMDs) from the plan by April 1 of the year following the year in which you reach age 70½ or the year in which you retire or terminate, whichever is later.

<*(Only add this section for alternate payees if original participant still alive)*> As an alternate payee in a General Board of Pension and Health Benefits (General Board)-administered retirement plan, federal law requires that you begin taking required minimum distributions (RMDs) from the plan by April 1 of the year following the year in which the related participant turns 70½, or the year in which the related participant retires or terminates, whichever is later.

<*(Only add this section for all surviving spouses or alternate payees when original participant dies before his/her RBD—change dates in following paragraphs as appropriate)*> As <a surviving spouse><an alternate payee> in a General Board of Pension and Health Benefits (General Board)-administered retirement plan, federal law requires that you begin receiving required minimum distributions (RMDs) from the plan by December 31 following the year in which your spouse died or December 31 of the year in which your spouse would have attained age 70½, whichever is later.

<*(Add this section if the monthly benefit will be greater than \$100)*><**Clergy Retirement Security Program (CRSP) Defined Benefit (DB),**> <**Ministerial Pension Plan (MPP),**> <**Collins Pension Plan**> and/or <**Pre-82 Plan**>

Starting your <CRSP DB,> <MPP,> <Collins> and/or <Pre-82 Plan> life annuity benefits by the required beginning date satisfies your RMD related to your annuity benefits. To help you meet your RMD requirements, we will begin paying your monthly benefit on March 1, <year 2> unless you elect to begin your benefit sooner.

Below are estimated monthly benefits for which you are eligible (based on the normal form of benefit):

CRSP DB:	\$
MPP:	\$
Pre-82 Plan:	\$

Collins: \$  
Beginning Distribution Date: No later than March 1, <year 2>

**Please allow seven to 10 business days from the above distribution date for receipt of the distribution.**

*<Delete this paragraph for alternate payees.>* **Special Note for MPP Participants:** You must annuitize exactly 65% of your MPP account. The remaining 35% may be taken as a lump sum distribution or rolled into UMPIP to set up cash installments or to be invested until such time as you would like to access the funds. The monthly MPP benefit above is based on the portion of your MPP balance that must be annuitized.

*<(Add this section for alternate payees.)>* You must annuitize exactly 65% of your MPP account. . The estimated monthly MPP benefit above is based on the portion of your MPP balance that must be annuitized.

We will begin paying your monthly benefit by <March 1, 2016> unless you elect to begin the distribution sooner by completing and returning the enclosed application for benefits for each applicable plan no later than **<February 1, 2016>**. You should also complete and return the application for benefits if you wish to elect a form of benefit other than the normal form of benefit. Applications are valid for 180 days from the date on the top of the first page of the application. Call the General Board for a new application if the enclosed application expires prior to the date you wish to begin your benefits.

*<(Add this section if the monthly benefit will be less than \$100) Clergy Retirement Security Program (CRSP) Defined Benefit (DB),> <Ministerial Pension Plan (MPP),> <Collins Pension Plan> and/or <Pre-82 Plan>*

You must begin receiving your <CRSP DB,> <MPP,> <Collins> and/or <Pre-82 Plan> RMDs on or before April 1, <year 2>.

Below are estimated monthly benefits for which you are eligible (based on the normal form of benefit):

CRSP DB:	\$
MPP:	\$
Pre-82 Plan:	\$
Collins:	\$
Distribution Date:	No later than April 1, <year>

**Please allow seven to 10 business days from the above distribution date for receipt of the distribution.**

If the aggregate amount of the monthly retirement benefits you have elected to receive from all General Board-administered plans is less than \$100 (or you have made no elections), the General Board will transfer your MPP account balance and the actuarial equivalent lump sum of the CRSP DB and Pre-82 accrued benefit to your CRSP DC account after paying your RMD.

If your remaining aggregate account balances are **less** than \$5,000 after the actuarial equivalent lump sum transfer, the balances of your accounts will be subject to the automatic distribution provisions of the plans. If your aggregate account balances are \$5,000 or **more** after the actuarial equivalent lump sum transfer, the balances of your accounts will be subject to an annual RMD according to plan rules.

We will pay the RMD and transfer accounts by the date shown above unless you elect a different form of benefit or elect to begin the distribution sooner by completing and returning the enclosed application for benefits for each applicable plan no later than **February 1, <year 2>**. Applications are valid for 180 days from the date on the top of the first page. Call the General Board for a new application if the enclosed application expires prior to the date you wish to begin your benefits.>

<CRSP DC> <RPGA> <UMPIP> <Horizon><MPP>

You must begin receiving your RMDs on or before April 1, <year >.

Below is the initial RMD for the account(s):

CRSP DC:	\$
RPGA:	\$
UMPIP:	\$
Horizon:	\$
MPP	\$
Distribution Date:	No later than April 1, <year 2>

**Please allow seven to 10 business days from the above distribution date for receipt of the distribution.**

<Delete this paragraph for alternate payees less than age 62.> **Special Note for MPP**

**Participants:** You must annuitize exactly 65% of your MPP account. If you do not elect to take a lump sum distribution of the remaining 35% of your MPP account, it will be transferred to an account in your name in CRSP DC after the RMD is paid.

<(Add this section for alternate payees less than age 62.)> Upon attainment of age 62, the non-annuitized portion of MPP (i.e., 35%) may be taken as a lump-sum distribution. However, until you reach age 62, you may only take an MPP distribution each year for the amount of the RMD.

The RMD amount the General Board will distribute to you by the distribution date is the RMD amount above from each plan **minus** any payments you have already received during the current year from that plan. The amounts that have been applied against your RMD are not eligible for rollover to another qualified plan or individual retirement account (IRA).

If your total account balance (as aggregated per plan rules) is less than \$5,000 at the time your RMD is due to be paid, you will receive the RMD and automatically receive the remaining aggregate account balance, less applicable withholding. If you want to roll over the non-RMD account balance, please contact the General Board for an application for benefits.

If you defer your first RMD until <year 2>, you will be required to take two RMDs during the same calendar year, because your subsequent RMD will have to be taken by December 31, <year 2>. If you would like to avoid taking two RMDs in the same calendar year, you must take your first RMD by December 31, <year 1>. After your first RMD is made, all subsequent RMDs must be made by December 31 every year that you have eligible balances on account with the General Board. You

may take distributions throughout the year to fulfill the annual RMD requirement (partial distributions, a lump-sum distribution or retirement income [also known as cash installments]) by calling the General Board and requesting an application for benefits. If a portion of your RMD is still due, the General Board will distribute the amount due to you by December 31<sup>st</sup> of that year.

You may elect to receive the distribution sooner by requesting, completing and returning an application for benefits. In order to complete your request during the <year 1> calendar year, the General Board must receive your application for benefits by **November 1, <year 1>**. Forms received by the General Board after November 1, <year 1> will be processed as soon as administratively possible. If you do not request a distribution that satisfies the RMD amount by **February 1, <year 2>**, the General Board will automatically distribute the minimum amount to you by April 1, <year 2>.

After your first RMD is taken, all subsequent RMDs must be taken by December 31 each year that you have eligible balances on account with the General Board. You may take your RMD at any point each year to fulfill the annual RMD requirement by calling the General Board and requesting an application for benefits. If you do not request your RMD sooner, the General Board will distribute the amount due to you by December 31<sup>st</sup> of each year. Until you reach age 62, you may only take a distribution from MPP each year for the amount of the RMD.

In order to complete your request during the <year 1> calendar year, the General Board must receive your application for benefits by **November 1, <year 1>**. Forms received by the General Board after November 1, <year 1> will be processed as soon as administratively possible.

**<Include this section for all>Withholding Taxes**

The General Board will withhold 10% federal income tax and any applicable state income tax from the taxable portion of your RMD. You may elect to have a different amount withheld—or request that no federal taxes be withheld—by completing and returning the tax election forms (*IRS Form W-4P* and *State Income Tax Withholding Form*). The General Board must withhold 20% federal income tax and any applicable state income taxes on rollover-eligible distributions greater than the RMD. If you are a nonresident alien, 30% federal income tax withholding generally applies on the taxable portion of your RMD. However, you may be able to claim a reduced rate of withholding if there is a tax treaty between your resident country and the United States or if you performed services outside the United States. Please contact the General Board for additional information.

**<Include this section for all>Receiving Your RMD Electronically**

If you are currently receiving annuity payments *or* retirement income payments (also known as cash installments) via direct deposit, your RMD will be deposited in that same bank account. If you are currently receiving *both* annuity and retirement income payments via direct deposit, your RMD will be deposited in the same bank account as your annuity payments. You may also elect to receive the funds via direct deposit into another checking or savings account by completing and returning the *Depository Agreement for Payments* form.

If you have any questions, please call the General Board at **1-800-851-2201**. Representatives are available Monday through Friday, from 8:00 a.m. to 6:00 p.m., Central time.

Sincerely,

General Board of Pension and Health Benefits

Enclosures: *Required Minimum Distribution* brochure  
*Special Tax Notice*  
Application for benefits  
*A Guide to Completing Your Application for Benefits*  
*Depository Agreement for Payments*  
<*IRS Form W-8BEN*>  
<*Instructions for IRS Form W-8BEN*>  
<*Summarized Instructions for Completing IRS Form W-8BEN*>  
<*IRS Form W-7*>  
<*Summarized Instructions for IRS Form W-7*>  
<Non-Resident Alien insert>  
<*IRS Form W-4P*>  
<*IRS Form W-9*>  
<*State Income Tax Withholding Form*>  
<Envelope>