DISTRIBUTIONS FROM 403B or 457 ACCOUNTS:

A “distribution” is taking money out of the retirement account. Distributions include:
- withdrawal (to begin drawing for retirement, including minimum required distributions)
- hardship withdrawal (to take a one-time distribution due to qualified hardship)
- transfer (to another account such as an IRA or PERS/STRS for service credit)
- loan (403b only and if allowed by investment company)

To take a distribution from your Los Rios 403b or 457 account, you must obtain your employer’s signature. Envoy, a 403b and 457 Third Party Administrator, signs on behalf of Los Rios.

To take a distribution, follow these instructions:

1) Contact your investment company (such as Franklin Templeton, TIAA-CREF, etc.) for their distribution form(s). A list of companies and their contact information can be found at the bottom right-hand side of the Envoy website:
   http://www.spokeskids.com/LosRiosCCD/

2) Complete the Envoy Transaction Request form.
   a. This acts as a cover sheet for the investment company forms letting Envoy know
   1) what you are trying to do (e.g. withdrawal, transfer, etc.) and 2) what you want
   them to do with the paperwork once it’s signed (e.g. fax a copy to you and mail
   originals to the investment company).

3) Fax or mail both the 1) Transaction Request Form and 2) the investment company’s
distribution form(s) to Envoy.

   Envoy Plan Services
   c/o MidAmerica
   402 South Kentucky Ave., Suite 500
   Lakeland, FL 33801
   website: www.envoyplanservices.com
   phone: 866.873.4240
   fax: 863.688.4466
   email: info@envoyplanservices.com

4) Envoy will sign on behalf of Los Rios and will forward the paperwork as instructed by
you on the Transaction Request Form. Envoy will contact you directly if they have any
questions or any issue proceeding.

5) Your 403b / 457 company will process the distribution per your instructions on their
form. That investment company will contact you if they have any questions regarding
your paperwork and any issue proceeding.

Feel free to contact Los Rios Employee Benefits if you have any questions at 916-568-3070.