



## 2020 REQUIRED MINIMUM DISTRIBUTION WAIVER

The Coronavirus Aid, Relief, and Economic Security (CARES) Act allows individuals to forgo taking a Required Minimum Distribution (RMD) during the 2020 calendar year. Furthermore, the CARES Act designates any 2020 calendar year distribution that originally would have been designated as an RMD to be eligible for rollover, subject to normal 60-day rollover rule provisions.

**Previously established RMD systematic withdrawals will continue to be processed in 2020 unless you direct us otherwise.** If you would like to take advantage of the 2020 RMD relief described above, please [click here](#) for the 2020 RMD Waiver Form. This form can also be accessed by visiting the Investor Resources/Applications and Forms section of our website.

Please contact our Shareholder Services Office at (800) 341-8900 if you have any questions regarding your Individual Retirement Account and/or Qualified Retirement Plan account.