

A participant in the APPLE plan must meet one of the following conditions to qualify for a distribution:

1. Termination of employment
2. Retirement
3. Permanent Disability
4. Death
5. Change in employment status



# APPLE Checklist

## For all distributions:

- ... Complete and sign distribution form (complete all fields)
- ... Complete attached IRS W9 Form
- ... If you prefer a Direct Deposit please submit the following:
  - i. A complete and signed Direct Deposit Form
  - ii. A copy of a bank letter or, a copy of voided check with preprinted name and bank account information (no counter checks will be accepted)
  - iii. \*\* If your Direct Deposit form and copies are not received in good order, we will process your distribution via check to your home address.

## If you are requesting a rollover:

- ... Add detailed information to the rollover section of this distribution form
  - i. Supply the name of the IRA, 457, Annuity or Qualified Plan receiving the funds
  - ii. Supply the name and address of the receiving company
  - iii. Supply plan account number (if applicable)
- ... Rollover paperwork from the receiving vendor if applicable

## If you are Requesting a Death Claim:

- ... Add detailed information to the beneficiary section of this distribution form
- ... W9 instructions for death claims:
  - i. For a Beneficiary claim: complete the W & CE u Á ] š Z š Z v ( ) ] CE Ç [ • ] v ( ) CE u š } } v
  - ii. For an Estate claim: complete the W & CE u Á ] š Z š Z } μ v š Z } o CE [ • ] v ( ) CE u š } } v
- ... Affidavit for Transfer of Personal Property worth \$150,000 or less (if applicable)

## If you are purchasing of service credits:

- ... For CalPERS, supply copies of:
  - i. Election to Purchase Service Credits Form
  - ii. Plan to Plan Certification
- ... For CalSTRS, supply a copy of the Billing Statement

## If your name has changed:

- ... Submit a copy of your Social Security Card

## If your address has changed:

- ... Go to [www.MyMidAmerica.com](http://www.MyMidAmerica.com) and select the **Access Account** option located in the upper right hand side of the main page. Enter your login credentials and select **Participant Login**. You may update your personal profile by going to **Settings** then **Personal Profile**

## Questions?

Contact our Customer Service department at (800) 634-1788 or [accountservices@MyMidAmerica.com](mailto:accountservices@MyMidAmerica.com)

Customer Service Hours

Monday through Thursday, 8:30 am to 6 pm ET | Friday, 8:30 am to 6 pm ET





**Line 2**

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

**Line 3**

Check the appropriate







If you receive a payment from an IRA when you are under age 59½, you will have to pay the 10% additional income tax on early distributions from the IRA, unless an exception applies. In general, the exceptions to the 10% additional income tax for early distributions from an IRA are the same as the exceptions listed above for early distributions from a plan. However, there are a few differences for payments from an IRA, including:

- x There is no exception for payments after separation from service that are made after age 55.
- x The exception for qualified domestic relations orders (QDROs) does not apply (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA of a spouse or former spouse).
- x The exception for payments made at least annually in equal or close to equal amounts over a specified period applies without regard to whether you have had a separation from service.
- x There are additional exceptions for (1) payments for qualified higher education expenses, (2) payments up to \$10,000 used in a qualified first-time home purchase, and (3) payments for health insurance premiums after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status).

Will I owe State income taxes?

This notice does not describe any State or local income tax rules (including withholding rules).

#### SPECIAL RULES AND OPTIONS

If your payment includes after-tax contributions

After-tax contributions included in a payment are not taxed. If a payment is only part of your benefit, an allocable portion of your after-tax contributions is included in the payment, so you cannot take a payment of only after-tax contributions. However, if you have pre-1987 after-tax contributions maintained in a separate account, a special rule may apply to determine whether the after-tax contributions are included in a payment. In addition, special rules apply



Other special rules

If a payment is one in a ser