



Retirement plan account distributions are available due to natural disasters

Saving for retirement is a long-term goal. But distributions from your account are available when the unthinkable happens. Your plan allows you to take a penalty-free distribution if you have been impacted by a natural disaster.

If you experience a natural disaster

You may take a distribution from your account if your main residence is in a federally declared major natural disaster area and you experience an economic loss.

- You may take up to \$22,000 from all plans that allow natural disaster distributions.
- You have up to 180 days after FEMA makes the major disaster declaration to request a distribution.
- You will be taxed on the distribution, but the taxes may be paid over three years. Please talk to a tax advisor about your situation and how to report the distribution on your taxes.
- This distribution is not subject to a 10% early withdrawal penalty.
- Repayment option: You may repay all or part of the withdrawn amount back into your retirement account within three years of the distribution.

We Are Here To Help

Please call us at 800.858.5420 or email savings@standard.com to start a distribution.

Representatives are available weekdays from 8 a.m. to 8 p.m. Eastern (5 a.m. to 5 p.m. Pacific).

The Standard | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

This is a general communication for informational and educational purposes. The information is not designed, or intended, to be applicable to any person's individual circumstances nor a rendering of tax advice. Please seek advice from your tax professional regarding your specific situation.

The Standard is the marketing name for StanCorp Financial Group, Inc., and its subsidiaries. Standard Retirement Services, Inc., provides financial recordkeeping and plan administrative services. Standard Insurance Company and Standard Retirement Services, Inc., are subsidiaries of StanCorp Financial Group, Inc.