



Retirement plan account distributions are available in the event of domestic violence

Saving for retirement is a long-term goal. But distributions from your account are available for some special circumstances. Your plan allows you to take a penalty-free distribution if you experience domestic violence.

Taking a distribution from your account

Domestic violence refers to physical, psychological, sexual, emotional or economic abuse. It could include efforts to control, isolate, humiliate or intimidate an individual or their ability to reason independently. Here are some important details to know about these distributions:

- You may take up to half of your vested account balance or \$10,000, whichever is less.
- You may take a distribution up to one year from the date you, your dependent or family member living in your home experiences domestic violence.
- You will be taxed on the distribution the year it is taken. 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- Repayment option: You may repay all or part of the withdrawn amount back into your retirement account within three years of the distribution.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).

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