



## POST 2004 RABBI TRUST DISTRIBUTION ELECTION FORM

(Participants born after June 30, 1955)

I understand that distributions from my Post-2004 Rabbi Trust sub-account will commence by default at the later of the date I turn 65 or the date I no longer work for an RPB-eligible employer if past age 65, and that distributions must commence, regardless of my employment status, no later than December 31<sup>st</sup> of the year I turn 72. Unless I elect otherwise, these distributions will be made over a 5-year period via annual installments and be subject to an annual minimum payment not less than the IRC section 402(g)(i)(B) limit in effect on the date of the initial distribution (\$23,000 as of 2024) if made before April 1, 2026. For distributions beginning on or after April 1, 2026, the annual minimum will no longer apply.

I further understand that by electing a distribution plan other than the default, I must defer the start of these distributions for at least 5 years from the date I first become eligible for a distribution, and that they must commence on or before December 31<sup>st</sup> of the year I turn 72.

I understand that once this election form is submitted, I may not make a change to this election form or submit a new one. Further, if I am within one year of my default distribution date, I may not submit this election form.

With this understanding, I hereby elect my Post-2004 Rabbi Trust sub-account be distributed as follows:

**Please check only one regarding a distribution schedule:**

Default distribution (annual payments over no longer than 5 years)

Annual distributions over \_\_\_\_\_ year(s) (choose between 1 to 15 years), with a start date to begin on \_\_\_\_\_, at which point I will be at least 65 and retired.  
(MM/DD/YYYY)

**Participant**

**Participant ID#**

\_\_\_\_\_  
Print Full Name

\_\_\_\_\_  
Participant Signature

\_\_\_\_\_  
Date: MM/DD/YYYY

**Return to:** Robert Perry, Director of Participant and Employer Services

Via email [rperry@rpb.org](mailto:rperry@rpb.org) or Regular Mail to Address Below