



**IMPORTANT NOTICE FOR RETIREMENT PLAN AND BENEFICIARY ACCOUNTHOLDERS  
WHO ARE SUBJECT TO REQUIRED MINIMUM DISTRIBUTIONS (RMD) FOR 2020**

On March 27, 2020, the President signed the Coronavirus Aid, Relief, and Economic Security Act H.R. 748 (the “CARES Act”). Section 2203 of the CARES Act waives the RMD requirement for 2020 for individual retirement accounts (IRAs), 403(b)s, and beneficiaries of retirement plans.

- The CARES Act applies to individuals who were due to take an RMD in 2019 and who choose to defer payment of their 2019 RMD until 2020, and to individuals who are required to take RMDs for calendar year 2020.
- If you elect to temporarily suspend your RMD payments for 2020 by completing the form below, your RMD payments will automatically restart in 2021. Also, if you choose to temporarily suspend your RMD payments for 2020, you can restart your RMD payments at any time by calling 1-800-543-0407.
- If you are currently receiving systematic RMD payments, and you would like to temporarily suspend your payments for 2020, please complete and return the form below. Please use the address located on the top of the Important Information About Required Minimum Distributions Notice enclosed.
  - If your systematic RMD payments are scheduled to run in April, May or June, 2020, please call 1-800-543-0407 as soon as possible.
- Important: You are *not required* to temporarily suspend your required minimum distributions for 2020. If you do not wish to suspend your 2020 RMD payments, no action is required on your part, and you will continue to receive your RMD payments based on your previous instructions.

***If you do not notify us to suspend your RMD payments, your RMD will be distributed based on your previous instructions.*** The content of this notice does not constitute legal advice. In light of the current market conditions and the complexity of the RMD rules, we suggest that you consult with your tax or financial professional for advice to determine the course of action best suited to you.

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**2020 RMD SYSTEMATIC WITHDRAWAL PLAN SUSPENSION AUTHORIZATION FORM**

Please complete and return this form to the address located below.

Management Company: Touchstone Investments, P.O. Box 9878, Providence, RI 02940-8078

Account Number: \_\_\_\_\_

Participant’s Name (Please Print) \_\_\_\_\_

I wish to suspend my RMD systematic withdrawal payments for 2020. I understand that this request only applies for amounts attributable to calendar year 2020, and payments will restart in 2021.

Participant’s Signature

Date