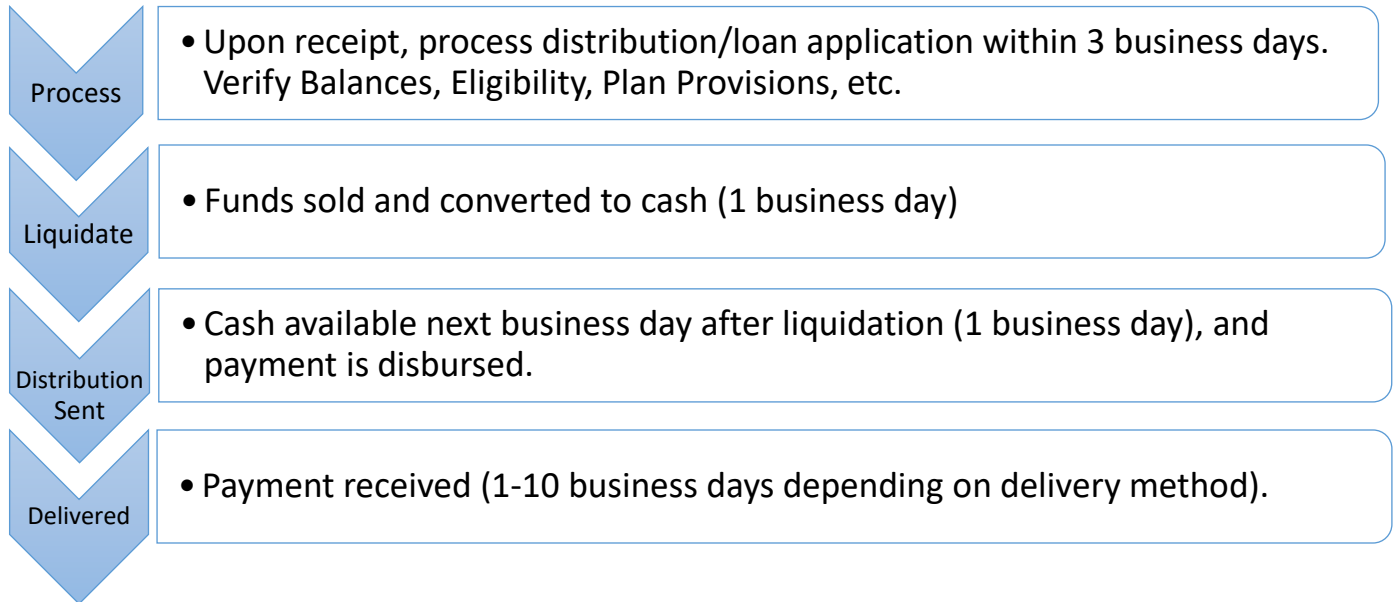


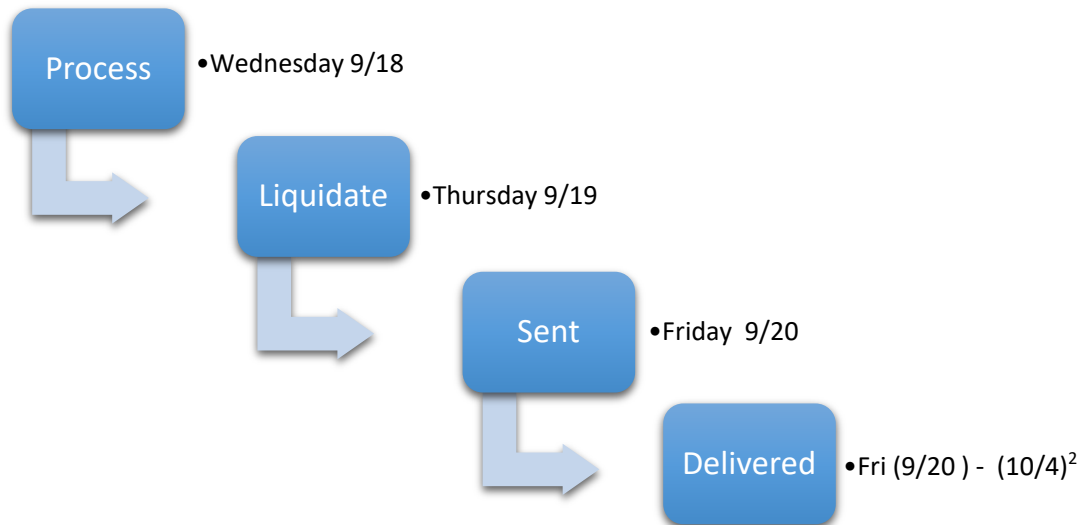


Distribution and Loan Processing



Sample Timeline

Request form **received** at *HowardSimon Retirement*¹ on Monday September 16th.



¹ *HowardSimon Retirement* is not the plan custodian and does not hold plan funds. Funds need to be liquidated, requested, and delivered from the plan custodian (TD Ameritrade, John Hancock, Nationwide, etc).

² Wire requests are received on Sent day. Thus, in our example a wire would be received on 9/20. Overnight checks would be received on 9/23.