

Repayment of Coronavirus Related Distribution

If you requested a distribution through the CARES Act Provision that permitted withdrawals due to hardship related to Coronavirus, you may repay all or part of the amount of a coronavirus-related distribution.

- Repayments must be made within three years after the date that the distribution was received.
- Repayments will be treated as though it were repaid in a direct trustee-to-trustee transfer.
- The amount will display as a rollover source in your account balance once funds are received.
- You will need to include the repayment amount when preparing your taxes for the year in which the payment is made. Consult your tax preparer or advisor on reporting the payment on your tax returns. (More info from the IRS can be found [here](#))

Contact Sentinel for the form required to initiate your repayment request.

The form can be mailed or emailed to you. Once received:

- You will be required to fill out your personal information as well as the payment type election.
- You may make a full or partial repayment. You will indicate the amount of repayment on form.
- If Roth funds were distributed you will need to indicate the amount and Roth Basis that will need to be returned to the plan. This information can be found on the year end tax reporting (1099R Form) or by contacting Sentinel for a copy of this information.
- Return completed form to your HR/Benefits Department for authorization.
- Payment should be sent according to the payment instructions on the form and are specific to your plan. DO NOT send form with check. This may delay processing of payment to your account or result in funds not being credited as a repayment of CRD.
- Completed forms will be returned to Sentinel by email:
CustomerService@sentinelgroup.mypurecloud.com or fax to **(781) 213-7303**