

Withdrawals

The retirement savings plan is designed to help you save for your future so that you can enjoy your retirement. For that reason, there are limits to why and when you can withdraw money from your account.

Circumstance	How much you can withdraw	Other details
Loan	You may borrow any amount greater than \$999 and the lesser of 50% of your vested balance or \$50,000, reduced by the highest outstanding loan balance over the last 12 months.	<ul style="list-style-type: none"> You may have two outstanding loans at a time. Loans must be repaid within 5 years; 10 years if the money is used to purchase a primary residence. Interest rate is equal to the Prime Rate at the time of initiation plus 1%. There is a one-time set up fee of \$75.
Hardship	A portion of your account balance depending on your situation. Examples of hardship: Eviction, damage to primary residence, post-secondary education, uninsured medical expenses.	Subject to ordinary income tax and a potential 10% federal penalty.
Termination	All of your vested contributions and earnings.	<ul style="list-style-type: none"> If your vested balance is \$1,000 or less, it may be automatically paid to you at termination. If your account balance is greater than \$1,000 and less than \$5,000, it may be automatically transferred to an IRA, held at the Charles Schwab Trust Company.
Permanent disability	All of your vested contributions and earnings.	If the Plan determines you are permanently disabled, you may take a distribution from the plan.
Death	All of your vested contributions and earnings.	Amount will be paid to your beneficiaries.

Note: This is a brief summary of the Allscripts associate benefits. Coverage is subject to the insurance policy terms and conditions and government statutes. Allscripts reserves the right to change, suspend or terminate any employee benefit at any time.