

“Subject Old 403(b) Rules”

(plans established¹ before 09/25/2007 and with no transfers-in after this date)

To accomplish	Under 59 ½	Over 59 ½
Distribution to Account Owner – Cash (or internal transfer to an IRA at Trust)	Completed 403(b)/457 Distribution Request form signed and dated by participant and employer	Completed 403(b)/457 Distribution Request form signed and dated by participant
Distribution to Account Owner - Securities (or internal² transfer to an IRA at Trust)	Completed 403(b)/457 Distribution Request form signed and dated by participant and employer	Completed 403(b)/457 Distribution Request form signed and dated by participant
Transferring 403(b) to a 403(b), QP, or IRA at successor custodian	Completed successor custodian’s transfer paperwork signed and dated by participant and employer/approved provider. If transfer form does not allow for employer/approved provider authorization, either may just sign the transfer form in addition to the participant. Or attach a letter of authorization from the releasing employer/approved provider – sample can be obtained from Trust.	Completed successor custodian’s transfer paperwork signed and dated by participant

¹This refers to the plan’s establishment date - not the open date at Trust. However, any transfer into the account after 9/24/2007 will cause it to lose its “grandfathered” status and it will be subject to the new regulations.

²Reregistration of securities from a 403(b) plan is very rare. If securities are to be reregistered internally to a Trust IRA, attach such information to the 403(b)/457 Distribution Request under separate cover.

Subject to New 2007 403(b) Rules

(plans established on or after 09/25/2007 or those with transfers-in on or after that date)

To accomplish	Regardless of participant's age
Distribution to Account Owner – Cash (or internal transfer to an IRA at Trust)	Completed <i>403(b)/457 Distribution Request</i> form signed and dated by participant and employer (or approved provider)
Distribution to Account Owner – Securities (or internal² transfer to an IRA at Trust)	Completed <i>403(b)/457 Distribution Request</i> form signed and dated by participant and employer (or approved provider)
Transferring 403(b) to a 403(b), QP, or IRA at successor custodian	Completed successor custodian's transfer paperwork signed and dated by participant and employer/approved provider. If transfer form does not allow for employer/approved provider authorization, either may just sign the transfer form in addition to the participant. Or attach a letter of authorization from the releasing employer/approved provider – sample can be obtained from Trust.

² Reregistration of securities from a 403(b) plan is very rare. If securities are to be reregistered internally to a Trust IRA, attach such information to the 403(b)/457 Distribution Request under separate cover.