

## 403(b) Q & A:

**Question:**

TCA by E\*TRADE 403(b) and 457 Distribution Request form does not include a section to take in-kind distributions. Why?

**Response:**

These plans are typically liquidated and very, very rarely reregistered in-kind to the participant.

**Question:**

What documentation would we need to substantiate that the Participant is the employer?

**Response:**

Since plans are required to be operating under a written plan document, the plan document would specifically list the employer.

**Question:**

Is the only instance of the Participant being the employer a Church?

**Response:**

Probably, but it could be the plan trustee taking a distribution. Document needed to verify is the Plan document.

**Question:**

What if the Employer is defunct?

**Response:**

Written notice, info from the internet, a newspaper article or a notification to the participant directly in writing referencing that the employer is ceasing to exist will suffice.

**Question:**

Trust's 403(b) and 457 Distribution Request form refers to a Special Rollover Notice that is provided at [www.trustamerica.com/advisor-forms](http://www.trustamerica.com/advisor-forms). Why?

**Response:**

As payer under a 403(b) arrangement, Trust provides the Special Rollover Notice to 403(b) account owners requesting distribution. (For other retirement plan arrangements, a special rollover notice is provided by the Plan Administrator when the participant request distribution.)