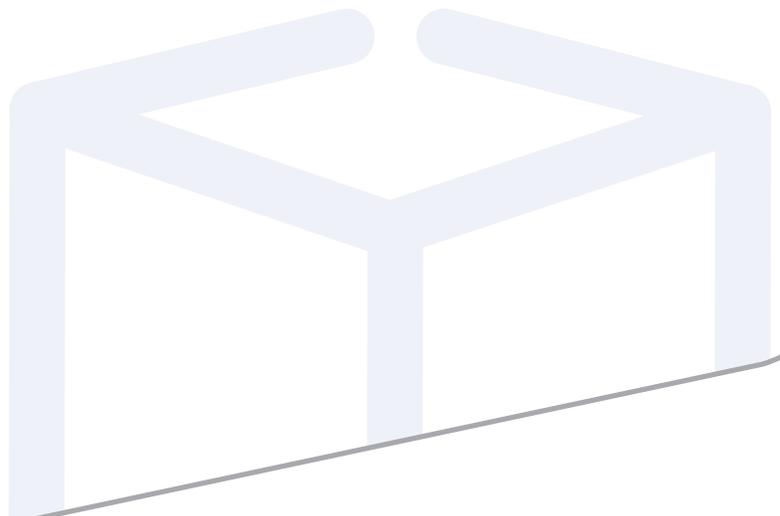


# How to Move My Funds



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# Important Information — Read This First!

## Can I Move My Funds Without a Penalty?

Yes, there are three ways to move your funds tax free and with no IRS penalty\*:

- **Rollovers** — Move your funds from one qualified retirement plan to another qualified retirement plan.
- **Exchanges** — Move your retirement account to another account of the same type within your employer's plan. For example, if your employer offers a 403(b) plan with more than one investment provider, you can move your 403(b) plan account from investment provider A to investment provider B.
- **Transfers** — Move all or a portion of your funds from one employer's plan to new or former employer's plan.

## Who's Eligible?

**Rollovers** — According to the IRS, you are eligible to roll over funds in the following circumstances:

- You no longer work for the employer sponsoring your retirement plan.
- You are over the age of 59½ or, depending on the type of plan, age 70½.
- Your employer no longer offers your type of retirement account.
- The funds to be rolled over are from:
  - A spouse or former spouse and are due to a divorce or separation agreement
  - A death benefit distribution
  - An in-service withdrawal from a profit-sharing plan

**Exchanges and Transfers** — If you are an active or retired employee, you are eligible to exchange or transfer funds as long as each of the following conditions is met:

- Exchanges or transfers must be permitted under your plan
- Your employer and the investment provider receiving the exchange or transfer have an information sharing agreement.
- The investment provider receiving the exchange or transfer is an approved provider within your employer's plan.
  - The benefit after the exchange is at least as great as the benefit before the exchange.
  - The withdrawal restrictions are at least as great after the exchange as before the exchange.

\* Please contact your individual financial institution for a detailed explanation of any (fees or charges) or (contingent deferred sales charges, administrative fees or market fluctuation) your account may be subject to.

## Before You Move Any Funds

- Transfers, exchanges, and rollovers are optional features of 403(b) retirement plans. Check with your employer to make sure they are allowed.
- If you have a required minimum distribution (RMD) due, you will need to take the RMD before you can transfer, exchange, or rollover your funds.
- For rollovers:
  - If you are rolling over funds and you do not have your funds going directly to another investment provider, you may have to pay 20% federal income tax withholding.
  - You can roll over funds into your retirement plan through the PlanConnect® web site.
  - To roll over funds from an investment provider in your plan to an investment provider outside of your 403(b) plan, contact PlanConnect at (800) 923-6669 or by email at support@planconnect.com

## About this Guide

This “How to...” guide describes the most important steps needed to complete certain transactions using the PlanConnect® web site. Note that the web site may have changed since this guide was issued. If you have any questions about the guide or the information herein, please contact PlanConnect using the contact information located on the last page.

The examples appearing in the guide are for illustrative purposes only; the information you will see will differ.

# Moving Your Funds

## Step 1: Connect to PlanConnect®

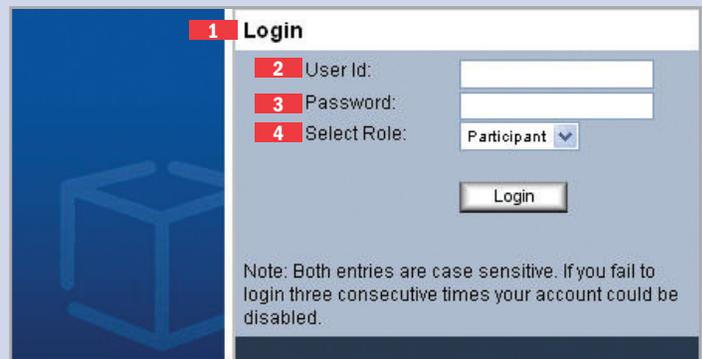
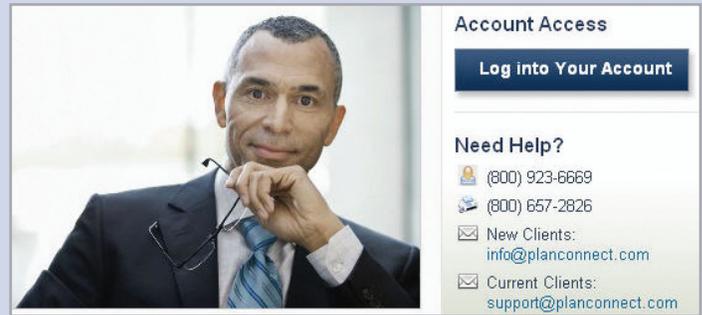
### Go to the PlanConnect® Web Site

1. Open your web browser and go to [www.planconnect.com](http://www.planconnect.com).<sup>1</sup>
2. Click on **LOG INTO YOUR ACCOUNT**.
3. The log-in window will open.

### Log In to Your Account

1. Enter your User ID.  
If this is the first time you're logging in, you will be using your Social Security number.
2. Enter your Password.  
If this is the first time you're logging in, use your date of birth in mmddyyyy order.  
(e.g., July 20, 1987 would be 07201987.)
3. In the drop-down menu labeled "Select Role," verify **PARTICIPANT** is selected.
4. Click on the **LOGIN** button.

<sup>1</sup> This application is written to work with Firefox 2.0+, Internet Explorer 6.0+ and Safari 3.0+. While this application should work with browsers from Firefox or Internet Explorer that are within this version range, there may be versions designed specifically for AOL or Macintosh which may encounter problems with some JavaScript used in this site. Problems experienced with these browsers should be considered bugs in these browsers. You may contact your browser distributor about the problem. AOL subscribers may opt to use Internet Explorer or Firefox directly instead of going through the AOL browser. New devices such as wireless telephones, personal digital assistants, etc which are Internet accessible may not have browsers capable of properly navigating this site.



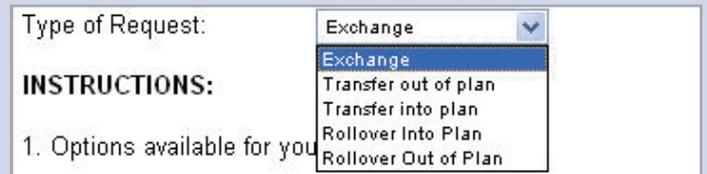
## Step 2: Start Your Transaction

1. Click on the **INITIATE REQUESTS** tab.
2. From the drop-down menu that appears, select **MOVE MY ACCOUNT**. The “Contract Exchange” window will open.
3. In the drop-down menu labeled “Type of Request,” the default is EXCHANGE. However, you can select either **EXCHANGE**, **TRANSFER**, or **ROLLOVER**, as appropriate.

## Step 3: Enter Your Transaction Details

### Exchanges

1. If you see a drop-down menu labeled “Source.” Select the source from which you will make the exchange — that is, the “from” source.
2. Read the **IMPORTANT** information carefully.
3. From the drop-down menu labeled “Options for exchange,” select **\$** (for dollar amount) or **%** (for percentage of account value).
4. In the “Investment Provider” column, go to the “Exchange from” drop-down menu and select the investment provider and contract number from which you wish to exchange funds.
5. In the “Exchange From” column, enter the dollar amount or percentage you want to exchange.
6. In the “Investment Provider” column go to the “Exchange To” drop-down menu and select the investment provider and contract number receiving the exchange — that is, the “to” destination.
7. Click on **CONTINUE**.



**Contract Exchange**

Allows you to move all or part of your account value from one 403(b) contract to another with any Investment Provider under the plan.

Type of Request: Exchange **1**

**IMPORTANT:** **2**

- Many Investment Providers do not accept exchanges with outstanding loan balances.
- The values reflected below may be subject to market fluctuation. Additionally, the Investment Provider may levy withdrawal charges and/or a market value adjustment may apply.
- The individual Investment Provider may have additional restrictions, may require you to complete additional forms and/or may require spousal signature if your plan or contract is subject to the rules of ERISA. Please contact your Investment Provider directly for details.

Options for exchange: Dollar **3**

	Investment Provider	Current Balance*	Exchange From	Exchange To	Balance As Of
Exchange from:					
Provider:	Select Investment Provider <b>4</b>				
Contract:			\$0.00 <b>5</b>		
Exchange to:					
Provider:	Select Investment Provider <b>6</b>				
Contract:					<b>7</b>

Reset Continue

## Step 3: Enter Your Transaction Details (continued)

### Transfers

1. Read the **IMPORTANT** information carefully.
2. From the drop-down menu labeled “Options for transfers out of the plan,” select \$ (for dollar amount) or % (for percentage of account value).
3. In the “Current Investment Providers” column, select the row for the investment provider from which you will make the transfer — that is, the “from” source.
4. In the “Transferring To Investment Provider” column, enter the name of the investment provider receiving the transfer — that is, the “to” destination.
5. In the “Contract” column, enter the investment provider’s contract number to which you will transfer funds.
6. Under “Amount Requested,” enter the dollar amount or percentage you want to transfer.
7. Click on **CONTINUE**.

Transfer from this 403(b) Plan to another employer's 403(b) Plan.

Type of Request: Transfer out of plan **1**

**IMPORTANT:**

- Many Investment Providers do not accept transfers with outstanding loan balances.
- The values reflected below may be subject to market fluctuation. Additionally, the Investment Provider may levy withdrawal charges and/or a market value adjustment may apply.
- The individual Investment Provider may have additional restrictions, may require you to complete additional forms and/or may require spousal signature if your plan or contract is subject to the rules of ERISA. Please contact your Investment Provider directly for details.

Options for transfers out of the plan: Dollar **2**

Current Investment Providers	Available Amount*	Transferring To Investment Provider	Contract	Amount Requested	Balance As Of
<b>3</b> TEST - AXA - TEST		<b>4</b>	<b>5</b>	<b>6</b>	06/30/2010
A05903147	\$8,366.51	<input type="text"/>	<input type="text"/>	<input type="text" value="\$0.00"/>	
TEST - ING - TEST					04/28/2010
ING903147	\$5,980.59	<input type="text"/>	<input type="text"/>	<input type="text" value="\$0.00"/>	

Reset Continue **7**

### Rollovers into Your Retirement Plan

1. Read the **IMPORTANT** information carefully.
2. In the “Current Investment Providers” column, select the row for the investment provider receiving the rollover — that is, the “to” destination.
3. Under “Rollover From Current Investment Providers,” enter the name of the investment provider from which you will roll over funds — that is, the “from” source.
4. In the “Contract” column, enter the contract number of the investment provider from which you will be rolling over funds.  
  
If you are rolling the funds into a new contract number, click on the **NEW CONTRACT** icon, after you enter the new contract number.
5. Click on **CONTINUE**.

This option allows you to roll money into your existing 403(b) contract from another qualified contract (i.e. 401(k), 401(a), 403(b), 457(b), IRA).

Type of Request: Rollover Into Plan

**IMPORTANT:**

- The values affected by this transaction may be subject to market fluctuation. Additionally, the Investment Provider may levy withdrawal charges and/or a market value adjustment may apply.
- The individual Investment Provider may have additional restrictions, may require you to complete additional forms and/or may require spousal signature if your plan or contract is subject to the rules of ERISA. Please contact your Investment Provider directly for details.

Add contract Delete contract

Rollover From Investment Provider	Contract	Current Investment Providers	New Contract
<input type="text"/>	<input type="text"/>	TEST - AXA - TEST	
		Contract Number A05903147	
<input type="text"/>	<input type="text"/>	TEST - ING - TEST	
		Contract Number ING903147	

Reset Continue

## Step 4: Complete Your Transaction

### Verify the Transaction You've Requested

1. After you have finished entering your transaction details, you will see a transaction verification screen. Make sure the information is correct.
2. Click on **I AGREE**.

### Print the Transaction Confirmation

1. Once you have agreed to the transaction requested, the confirmation window will open.
2. Use your browser's "print" function to print and retain the confirmation for your records.

### Print and Mail Your Transaction Approval Certificate to Your Investment Provider

1. Click on the **TOOLS** tab.
2. From the drop-down menu that appears, select **REPORTS**. The "Reports" window will open.
3. Click on the Adobe icon in the left-hand column for the appropriate transaction approval document.\*
4. Print out the transaction approval (note you will receive two copies) and send a copy along with the appropriate form to the releasing company as well as the receiving company. Please also keep a copy for your records.

\* You will need the free Adobe Acrobat Reader to view/print the Agreement. Acrobat Reader can be downloaded [here](#).

By selecting "I AGREE" below:

- I confirm that the requested contract exchange details are correct.
- I am ready to submit the request to PlanConnect for approval.

Investment Provider	Current Balance*	Exchange From	Exchange To
TEST - AXA - TEST			
Contract Number AD5903147	\$8,366.51	\$25.00	\$0.00
TEST - ING - TEST			
Contract Number ING903147	\$5,980.59	\$0.00	\$25.00

If the above information is incorrect, please select "Cancel" to return to the transaction request screen.

Your request has been submitted. Please print this page for your records.

Your confirmation number is **600**. Please use this number to reference your request in the future.

Your request will be reviewed by PlanConnect. You will be notified of the status of your request within 5-7 business days.

**IMPORTANT:**

- Many Investment Providers do not accept exchanges with outstanding loan balances.
- The values reflected below may be subject to market fluctuation. Additionally, the Investment Provider may levy withdrawal charges and/or a market value adjustment may apply.
- The individual Investment Provider may have additional restrictions, may require you to complete additional forms and/or may require spousal signature if your contract is subject to the rules of ERISA. Please contact your Investment Provider directly for details.

Initiate Requests | Tools | My Profile

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School District 403  
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Reports  
Payroll File History  
Web Request History

 **Hardship Approval**

 **Hardship Approval**

 **Transaction Request Approval**

## Need Additional Help?

Need help with your request? Call us at 800-923-6669 9:00 am – 5:00 pm Eastern Time.

## To Contact PlanConnect®

**Find us on the web at:**  
[www.planconnect.com](http://www.planconnect.com)

**Email us at:**  
[support@planconnect.com](mailto:support@planconnect.com)

**Call us at:**  
800-923-6669

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