



Retirement Manager

New Procedures for Processing Distributions from Your Supplemental Retirement Plans

Due to recent changes to the IRS code, new procedures have been put in place for taking Loans, Hardships and In-Service Exchange distributions from your 403(b) and 457(b) account

What has changed? Retirement Manager, a website to help you manage your 403(b) account has been launched to help keep your retirement plan in compliance with new changes to the IRS code. Specifically, these changes to the Internal Revenue code impact what needs to be done in order to take a loan or hardship distribution from your 403(b) account or transfer your account to a different plan provider.

When does this change take effect? This change is effective **December 3, 2009**. A Retirement Manager Distribution Eligibility Certificate is required before your provider will be able to process a distribution request. If you need a loan or hardship distribution or would like to transfer your account to a new plan provider, visit the Retirement Manager website to obtain a Distribution Eligibility Certificate prior to completing your 403(b) provider's distribution paperwork.

Does this change impact my 457(b) plan too? Yes. Should you need a loan from your 457(b) Deferred Compensation plan or request a distribution for an unforeseen emergency, you will need to visit Retirement Manager to make the request. Account transfers between 457(b) plan providers are initiated and certified through Retirement Manager as well.

What do I do if a need to make a distribution request? Visit Retirement Manager and follow the prompts on the screen

<https://www.myretirementmanager.com/PSET>

1. Print the Distribution Eligibility Certificate for your requested distribution
2. Signatures from you and/or a designated representative of the Benefits/HR office may be required on the Distribution Eligibility Certificate; should such signatures be required, it will be indicated on the Distribution Eligibility Certificate
3. Send the Distribution Eligibility Certificate along with your provider's requested distribution paperwork directly to your 403(b) or 457(b) provider
4. Sleep well knowing that your distribution is compliant with IRS regulations!

How can I find out more?

Please see the attached guides or view the 5 minute presentation by clicking the link below to view a demonstration of the site and learn how to get started using Retirement Manager.

<http://www.brainshark.com/valic/LandH-Presentation-Exchange>