

Knowing Your Employer Retirement Plan

Your Name: _____ Employer: _____

Plan Type (circle one): 401k 403b 457 SIMPLE IRA SEP TSP other: _____

Custodian Name: _____ Custodian Phone: _____

Custodian Address: _____

I currently contribute _____ per _____ (week/month/year). My contributions are: Pre-Tax (Tax-Deferred) / ROTH

Employer Match: Tier 1: The first _____ I contribute, My Employer matches _____ %

(if applicable) Tier 2: The next _____ I contribute, My Employer matches _____ %

ROTH Contributions: Does your plan allow you to direct future contributions as ROTH contributions? Yes No

Vesting

Your Vested Percentage is the amount of Employer Match funds you would retain if you terminated employment now. Some plans provide you with immediate 100% vesting while some plans have a vesting schedule.

Are you currently 100% Vested in your Retirement Plan? Yes No

If No, What is your plan's vesting schedule: _____

Rollover / Transfer accessibility:

What is the earliest point that you are allowed to Rollover or Transfer your account balance to an IRA (without penalty)?

- A. I can make a transfer at age _____ (usually age 59 1/2) even if I am still employed (without penalty).
 B. I must wait until I terminate employment to make any transfer regardless of my age.
 C. Other:

In-Service Non-Hardship Withdrawal Provision:

The In-Service Non-Hardship Withdrawal Provision allows you to withdraw or transfer to an IRA the amount of your total contributions and the accumulated growth of your total contributions. Under this provision, you cannot normally withdraw or transfer any funds contributed by your employer or any growth on the employer's contributions.

Does your plan offer the In-Service Non-Hardship Withdrawal Provision? Yes No

(You will usually need to call the Custodian/Plan Administrator to obtain this information)

Calling the Custodian or Plan Administrator is often the best way to get these questions answered.

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Your Name: _____ Employer: _____

Plan Type (circle one): Traditional Pension Cash Balance Plan other: _____

Custodian Name: _____ Custodian Phone: _____

The Normal Retirement Age (defined by the Plan) is _____ The Earliest Allowed Retirement Age is _____

Reduction for Early Retirement is _____

Who is the Beneficiary / Survivor Listed on your plan: _____

Payout Options:

Lump Sum Rollover Amount (not available in all plans): \$ _____

Annuity Option 1:

I receive \$ _____ for the remainder of my life, and my beneficiary would receive \$ _____% after my death.

Annuity Option 2:

I receive \$ _____ for the remainder of my life, and my beneficiary would receive \$ _____% after my death.

Annuity Option 3:

I receive \$ _____ for the remainder of my life, and my beneficiary would receive \$ _____% after my death.

Annuity Option 4:

I receive \$ _____ for the remainder of my life, and my beneficiary would receive \$ _____% after my death.

Do the Annuity Payout options above receive Cost-of-Living increases annually or remain level for the entire period?

Calling the Custodian or Plan Administrator is often the best way to get these questions answered.