

403(b) Plan and Product Questionnaire

From: _____ Return By: _____

Company Information

Name of company offering 403 (b) product and service _____

Address _____

Contact Person _____ Telephone _____

Servicing Agent _____ Telephone _____

Company experience providing 403(b) products

How long _____ Number of employers _____ Number of participants _____

Company experience administering 403(b) programs

How long _____ Number of employers _____ Number of participants _____

Plan Administration

Record Keeping

Ability to source contributions within one contract

Elective pre-tax Elective after-tax (Roth) Nonelective (employer)

Compliance and Administration

Compliance/administration services provided (Check all that apply.)

- Employer consulting on compliance issues
- Ongoing updates on tax law changes related to 403(b) programs
- New regulatory change implementation assistance (i.e., Roth TSA)
- Fully compliant written plan document
- Summary plan description
- Investment policy review
- Service agreement
- Billing services: manual electronic
- Ability to facilitate automatic enrollments
- Employee annual notices
- Salary reduction agreement forms
- Contribution limit calculations and monitoring
- Distribution monitoring
- Transfer in and transfer out monitoring
- Hardship and Qualified Domestic Relations Order (QDRO) distribution monitoring
- Loan approval, monitoring and loan information sharing
- Required minimum distribution notices and distribution administration for participants
- Required minimum distribution notices and distribution administration for beneficiaries
- Participant quarterly account statements
- Participant account Web access
- Tax reporting
- Provider hold harmless agreement

Product Offered

Product Type

- Group Individual

Product(s) Offered

- Fixed Annuity Variable Annuity Mutual fund—403(b)(7) custodial accounts

If combination, please describe _____

Fixed Annuity Details

Insurance company name _____

Company ratings

A.M. Best & Company _____ Fitch _____ Moody's _____ Standard & Poor's _____ Weiss _____

Name of contract offered _____

Interest rate (Indicate rate and how long guaranteed.)

Current new money _____

Current old money _____

Guaranteed rate _____

Historical returns (Provide historical interest rates at right.)

Fees (Indicate which fees apply and amount of fee.)

- Administrative fee _____
- Account maintenance fee _____
- Mortality and expense (M&E) fees _____
- Transfer fees _____
- Investment advisor fee _____
- Surrender fees (describe below) _____
- Other fees (Please include all other fees/potential fees.)

Fixed Annuity Interest Rate History		
Year	New	Old
2012		
2011		
2010		
2009		
2008		
2007		
2006		
2005		
2004		
2003		
2002		
2001		
2000		

Describe surrender fees and any other fees related to this contract

Surrender fee schedule _____

Describe how surrender fee is calculated

- Rolling surrender—each deposit begins new surrender
- First deposit begins surrender period for all contributions

If riders included in contract, please describe and list costs _____

Product Offered (continued)

Variable Annuity Details

Insurance company name _____

Company ratings

A.M. Best & Company _____ Fitch _____ Moody's _____ Standard & Poor's _____ Weiss _____

Name of contract offered _____

Fixed account interest rate history

(Provide historical interest rates at right.)

Subaccounts (Please attach a list of all subaccounts available with the following information.)

- Share type (large-cap, small-cap, etc.)
Asset category (large-blend, etc.)
Portfolio role (core, supporting, specialized)
Management style (index, managed, or socially responsible)
All fees related to the subaccount (management fees, redemption fees, etc.)
Historical return of all subaccounts related to their peer group

Table with 3 columns: Year, New, Old. Rows for years 2012 through 2000.

Fees (Indicate which fees apply and amount of fee.)

- Annual contract administrative charge
Account maintenance fee
Mortality and expense (M&E) fees
Transfer fees
Wrap account fee
Investment advisor fee
Investment management fees

(If multiple funds, attach list of each fund and management fee related to that fund.)

- Surrender fees (Describe below)
Other fees (Please include all other fees/potential fees.)

Describe surrender fees and any other fees related to this contract

Surrender fee schedule _____

Describe how surrender fee is calculated

- Rolling surrender—each deposit begins new surrender
First deposit begins surrender period for all contributions

If riders in contract, please describe and list costs _____

Product Offered (continued)

Mutual Funds

Specific funds offered

(Please attach a list of all mutual funds available to 403(b) participants with the following information.)

- Share type (large-cap, small-cap, etc.)
- Asset category (large-blend, etc.)
- Portfolio role (core, supporting, or specialized)
- Management style (index, managed, or socially responsible)
- Attach historical return of all mutual funds offered related to their peer group

Fees (Indicate which fees apply and amount of fee.)

- | | |
|--|---|
| <input type="checkbox"/> Administrative fee _____ | <input type="checkbox"/> Investment management fees _____ |
| <input type="checkbox"/> Account maintenance fee _____ | (If multiple funds, attach list of each |
| <input type="checkbox"/> Custodial fee _____ | fund and management fee related |
| <input type="checkbox"/> Minimum annual fee _____ | to that fund.) |
| <input type="checkbox"/> 12b-1 fees _____ | <input type="checkbox"/> Loads (Indicate share class and _____ |
| <input type="checkbox"/> Transaction fees _____ | front-end and back-end fees.) |
| <input type="checkbox"/> Transfer fees _____ | _____ |
| <input type="checkbox"/> Wrap account fee _____ | <input type="checkbox"/> Commissions paid to servicing agent _____ |
| <input type="checkbox"/> Investment advisor fee _____ | <input type="checkbox"/> Other fees (Please include all other _____ |
| <input type="checkbox"/> Exchange/asset allocation _____ | fees/potential fees.) |
| change fees _____ | _____ |

Participant Education and Communication Services

Investment/retirement plan education and communication experience

How long _____ Number of employers _____ Number of participants _____

Education and consulting methods available (Check all that apply.)

- Group meetings Individual Meetings
- Call center professional staff Web educational information and enrollments

Servicing agent experience servicing 403(b) market

How long _____ Number of employers _____ Number of participants _____

Call center professional staff

Number _____ Hours available _____ Ratio of call staff to number of clients _____

Average call wait time _____

Staff qualifications _____

Additional Services

- Financial planning/investment management services—if available, how provided and cost _____
- Other _____

Please add any additional information that you would like to provide regarding your 403(b) program offerings on separate pages.