



Completing Exchanges, Transfers, and Rollover Requests:

The following instructions explain how to:

- Exchange your voluntary retirement plan assets between approved investment providers and products within your retirement plan
- Transfer your voluntary retirement plan assets between different 403(b) Plan Sponsors (employers) with approved investment providers and products
- Rollover your voluntary retirement plan assets to an IRA or retirement plan with another employer

Your retirement plan may have additional restrictions on Exchanges, Transfers, or Rollovers. Please consult your financial representative, your employer's benefits department, or your Plan Administrator, NPA, to determine if you are eligible to perform each of the previously mentioned transaction types under your voluntary retirement plan. To process an Exchange, Transfer or Rollover you must complete a Transaction Authorization Form.

Exchanging or Transferring your 403(b) retirement plan assets:

Exchanges and Transfers may not be made to investment providers who are not authorized as an approved provider under your employer's 403(b) Plan.

- For an Exchange you need to verify that the new investment provider is an approved provider under your employer's 403(b) Plan. You may view the "Approved 403(b) Providers" list on NPA's website.
- For a Transfer (if you are keeping the same account and simply moving it to a new employer's plan) you need to verify that your investment provider is approved in your new employer's 403(b) Plan. If you are moving your assets to a new investment provider under a new employer's 403(b) Plan, then you need to verify that the new investment provider is on your new employer's "Approved 403(b) Provider" list.

Contact the desired representative or new investment provider to complete an investment application and salary reduction agreement if contributions will be directed to a new investment provider. Your representative can provide you with the required forms. The NPA Salary Reduction Agreement is available on NPA's website via the "403(b) Salary Reduction Agreement" link. For contributions to begin under a new investment provider or under a new employer's 403(b) Plan a completed NPA SRA would have to be submitted to NPA.

NPA requires all forms necessary to complete a transactional request be submitted through NPA. Therefore, you should contact your financial representative or investment provider to get a copy of the paperwork they require to complete an Exchange or Transfer.

Next, you will complete the NPA Transaction Authorization Form indicating your desire to process an Exchange, or a Transfer if that's the case. Fill out section one (1) of the TAF, providing general information about who you are, what school district(s) are involved, and what investment provider(s) are involved. Section two (2) of the TAF consists of nine (9) subsections. When requesting an Exchange, please fill out ONLY the subsection for "Provider-to-Provider Exchange" located on page one (1) of the TAF. When requesting a Transfer, please fill out ONLY the subsection for "Plan-to-Plan Transfer" located on page one (1) of the TAF. Complete the form by signing and dating the request on the third page. Please note that it is important to carefully read the entire TAF as it will assist you in completing it correctly.

For NPA to correctly and successfully process your request please submit the completed Transaction Authorization Form and the completed investment provider Exchange, or Transfer, paperwork to NPA via any of the means listed at the base of the TAF. Your financial representative can assist you in filling out and completing all forms.

Once your request has been reviewed and approved it will be forwarded to the applicable investment provider for processing.



Rollover plan assets to an IRA, or retirement plan with another employer:

Rollovers are considered a distribution, and therefore the same requirements apply to performing Rollovers as they do for performing Distribution/Withdrawals:

- You are retired or separated from service from the employer that made salary reduction contributions to your 403(b) retirement account.
- You become permanently disabled (as defined by IRS regulations)
- You have attained the age of 59½

Your retirement plan may have additional restrictions on Rollovers. Please consult your financial representative, your employer's benefits department, or your Plan Administrator, NPA, to determine if you are eligible to perform the specific Rollover you would like to process on your voluntary retirement plan.

Regardless of whether you want to Rollover your plan assets, or a portion of your plan assets, into an IRA, or if you want to Rollover your assets from a former employer's voluntary retirement plan into your new employer's voluntary retirement plan, NPA requires all forms necessary to complete a transactional request be submitted through NPA. Therefore, you should contact your financial representative or investment provider to get a copy of the paperwork they require to complete a Rollover.

Next, you will complete the NPA Transaction Authorization Form indicating your desire to process a Rollover from your plan. Fill out section one (1) of the TAF, providing general information about who you are, what school district(s) are involved, and what investment provider(s) are involved. Section two (2) of the TAF consists of nine (9) subsections. When requesting a Rollover, please fill out ONLY the subsection for "Rollover" located on page three (3) of the TAF. Complete the form by signing and dating the request on the third page. Please note that it is important to carefully read the entire TAF as it will assist you in completing it correctly.

For NPA to correctly and successfully process your request please submit the completed Transaction Authorization Form and the completed investment provider Rollover paperwork to NPA via any of the means listed at the base of the TAF. Your financial representative can assist you in filling out and completing all forms.

Once your request has been reviewed and approved it will be forwarded to the applicable investment provider for processing.

Please note, if you are performing a Rollover from your voluntary retirement plan into an IRA, or any other retirement plan that is not a 403(b) then the company you are Rolling to is not required to be on the employer's "Approved 403(b) Providers" list. However, if you are Rolling your assets from a non-403(b) product or from a former employer's voluntary retirement plan to your new employer's voluntary retirement plan

- And you would like to keep your current investment provider the same then your investment provider needs to be on your new employer's "Approved 403(b) Providers" list
- And you would like to switch investment providers as well then the investment provider you would like to Rollover your assets to needs to be on your new employer's "Approved 403(b) Providers" list