

## Survey Questions 403(b) Proposed Regulations

The IRS and the Treasury are requesting additional comments on the proposed 403(b) Regulations. They want a better understanding of the plan sponsors and the benefits they currently offer. Please take a few minutes to complete this questionnaire and fax it to us at 660-582-6595 or email it at [cbt403b@cbcfamily.com](mailto:cbt403b@cbcfamily.com).

1. Do you offer a 457(b) plan?  
 Yes  
 No
  
2. Do you offer a cafeteria plan?  
 Yes  
 No
  
3. Do you offer life insurance to teachers (not including life insurance offered under your 403(b) plan)?  
 Yes  
 No
  
4. Do you offer life insurance to staff (not including life insurance offered under your 403(b) plan)?  
 Yes  
 No
  
5. Do you offer life insurance under your 403(b) plan?  
 Yes  
 No
  
6. How many employees do you have?  
 Less than 100 employees  
 100 – 500 employees  
 500 – 1,000 employees  
 1,000 or more employees
  
7. Do you provide 403(b) plan participants with written criteria that describes when they are eligible to receive a hardship withdrawal or a plan loan from the 403(b) plan?  
 Yes  
 No
  
8. Are you asked to approve hardship withdrawals from the 403(b) plan?  
 Yes  
 No  
- If yes, by which vendors? \_\_\_\_\_  
\_\_\_\_\_
  
9. Are you asked to approve plan loans from the 403(b) plan?  
 Yes  
 No  
- If yes, by which vendors? \_\_\_\_\_

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10. Do you receive notice of hardship withdrawals that have been made from the 403(b) plan?
- Yes
  - No
- If yes, by which vendors? \_\_\_\_\_
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11. Do you receive notice of plan loans that have been made?
- Yes
  - No
- If yes, by which vendors? \_\_\_\_\_
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12. Do you believe that it is important to plan participants that they individually own their annuity contract or custodial account?
- Yes
  - No
- If yes, do you feel they would refuse to participate if this feature is eliminated from the plan by regulations?
- Yes
  - No
13. Do you believe that it is important to plan participants that they be allowed to transfer their 403(b) plan funds to investment providers or funds that are not offered by the school district's 403(b) plan?
- Yes
  - No
- If yes, do you feel they would refuse to participate if this feature is eliminated from the plan by regulations?
- Yes
  - No
14. How many of your plan participants transfer their plan funds to vendors or funds not offered by the school district's 403(b) plan each year?
- 1-10 participants
  - 10-50 participants
  - more than 50 participants
  - Unknown
15. If the written plan document requirement is imposed on 403(b) plans, will you continue to offer a 403(b) plan?
- Yes
  - No

Thank you for your support. We will post the results of this survey to [cbt403b.com](http://cbt403b.com).