

403(b) Transfer Request Disclosure

This disclosure is intended to provide important information to you regarding your request to transfer 403(b) assets maintained under your employer's plan.

On July 26, 2007, the IRS issued final new regulations for 403(b) plans that affect all transfers effective September 25, 2007.

Any transfer that was properly processed by your current provider (transferor) and forwarded to the receiving provider (transferee) prior to September 24, 2007 will retain tax-deferred status as a 403(b) account.

Any transfer that is properly processed by your current provider but is not completed by September 24, 2007 MAY NOT retain tax-deferred status unless the following conditions are met:

1. the value of the participant's account after the exchange is not less than the value of the account before the exchange (contractual surrender charges or deferred sales charges are allowable),
2. the product receiving the exchange has distribution restrictions at least as restrictive as the product sending the exchange, and
3. no later than January 1, 2009, the provider receiving the exchange enters into an information sharing agreement for compliance purposes and the employer ratifies exchanges that occur during this interim period.

IMPORTANT: In the event that the conditions stated above are not met, your account could become taxable on or after January 1, 2009.

Your employer has adopted a specific information sharing agreement for authorized providers to the 403(b) plan. Some authorized providers currently in the plan may not elect to enter into the information sharing agreement with your employer. In the event that your receiving provider and/or your employer elect not to enter into such an agreement, your account may be subject to taxation in the future. You may determine if your receiving provider has entered into an information sharing agreement by checking the "Vendor List" for your employer at www.tsacg.com. Please click on the "Employee Site" then proceed to your employer's pages.

In the event that you wish to proceed with the transfer of your 403(b) assets, please indicate below your receipt and understanding of this notice and your instructions concerning your transfer request. We recommend that you contact your 403(b) representative or company in the event that you have questions regarding your transfer request.

"I hereby acknowledge receipt of this notice and understand that the continued tax-deferred status of my 403(b) account is dependent upon IRS regulations and the conditions contained therein. I hereby authorize my employer, or its representative to:

authorize the transfer of my 403(b) assets as requested

DO NOT authorize the transfer of my 403(b) assets as requested"

Print Name (required)

Employer Name

Signature (required)

Date

Complete and return this form along with all other paperwork associated with this transfer to TSA Consulting Group, Inc., Attn: Recordkeeping Department, 15 Yacht Club Dr NE, Fort Walton Beach, FL 32548 or Fax to 1-866-741-0645.