

MY 403(b) ACCOUNT

QUESTIONS AND ANSWERS

OVERVIEW

At Millennium Trust, we consider it a pleasure to work with 403(b) investors who need traditional custody and administrative services. We see opportunities in what others might consider problems – opportunities to help clients prosper and grow.

WHO IS THE CUSTODIAN FOR MY 403(B) ACCOUNT?

Millennium Trust is an independent trust company that provides administrative and custody services on behalf of individual investors. We are located in Oak Brook, Illinois and have over 90,000 clients located throughout the United States. We are pleased to custody your 403(b) Account. Your 403(b) Account will help preserve tax deferred retirement savings while protecting your assets from additional penalties due to early withdrawal.

HOW IS MY 403(B) ACCOUNT INVESTED?

We offer an extensive array of mutual funds.

HOW DO I ESTABLISH AN ACCOUNT?

- 📄 Visit: www.mtrustcompany.com
- ☎ Call: 1.800.258.7878 x 5956
- ✉ Email: 403b@mtrustcompany.com

CAN I MAKE ADDITIONAL CONTRIBUTIONS?

Yes, you may roll over other 403(b) accounts into your 403(b) account. Your employer can make periodic contributions to your Millennium Trust 403(b) account.

CAN I TAKE DISTRIBUTIONS?

Distribution allowances are determined by your employer's plan but generally distributions cannot be made until you reach the age 59½. There are special circumstances (like death or

disability) that would allow you to take an early distribution and not be assessed the 10% additional tax penalty.

WHAT IS THE COST?

Millennium Trust will charge a one-time fee to establish a 403(b) account and an annual fee for custody and investment services. The fees for your 403(b) account are modest and are listed on the 403(b) fee schedule.

HOW IS/ARE THE BENEFICIARY(IES) DETERMINED?

You should specify your beneficiary designation(s) by completing our application materials. You may designate one or more persons or entities as beneficiary of your 403(b) account.

HOW CAN I ACCESS INFORMATION ON MY ACCOUNT?

You will receive quarterly account statements or you can select web access enabling you to view your account. If you have a broker, web access can be granted to that individual as well.

WHO CAN I CONTACT WITH QUESTIONS?

We have a dedicated client service team available to answer all questions regarding your account. The client service representatives are retirement specialists and trained on IRS rules and requirements.

FOR MORE INFORMATION

Please contact our Automatic Client Service Team by calling 877.628.4727, emailing us at ARP@mtrustcompany.com or sending a fax to 630.368.5697.



The Smart Alternative

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COMPANY PROFILE

Millennium Trust Company is an industry leader in administrative and custodial services. Millennium custodies alternative and traditional assets in IRAs, Solo 401(k)s and custody accounts, offers cost-effective 403(b) solutions, creates customized Automatic Rollover programs, provides integrated Health Savings Account solutions and designs unique trading platforms for Investment Advisors.

Millennium Trust performs the duties of a custodian and, as such, does not provide investment advice or sell investments, nor offer any tax or legal advice.