RETIREMENT SERVICES

My 403(b) Account

Questions & Answers

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. 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.

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 the10% additional tax penalty.

WHAT IS THE COST?

Millennium Trust will charge 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.

FOR MORE INFORMATION

We have a dedicated client service team available to answer all questions regarding your account. Please contact our 403b Client Service Team by emailing us at 403b@mtrustcompany.com or calling 866.384.1815.

ABOUT MILLENNIUM TRUST

Privately-owned trust company headquartered in Chicago area

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Specializing in custody and retirement services

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Over 623,000 client accounts

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Over $23 billion assets under custody

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Regulated by the State of Illinois

Established in 2000, Millennium Trust is an expert provider of custody solutions committed to the evolving needs of advisors, financial institutions, businesses, and individual investors. Millennium Trust empowers clients with trusted expertise, exceptional service and access to a wide range of custody solutions. Whether you are managing alternative assets, investment accounts or retirement funds, we are uniquely qualified to service your custody needs.

2001 Spring Road, Suite 700
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For more information, visit us at mtrustcompany.com or call us at 866.384.1815

Millennium Trust Company performs the duties of a directed custodian, and as such does not provide due diligence to third parties on prospective investments, platforms, sponsors or service providers and does not sell investments or provide investment, legal, or tax advice.

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ABOVE AND BEYOND CUSTODY℠

MILLENNIUM TRUST COMPANY®