Carruth Compliance Consulting (CCC) is the Third Party Administrator for your Employer’s 403(b) Plan. For information regarding the 403(b) supplemental retirement plan, please visit CCC at [www.ncompliance.com](http://www.ncompliance.com).

You will find valuable information on the website, including:

- **Why participate in the plan**
- **How to enroll**
- **Questions to ask when choosing investments**
- **Information to consider when selecting a financial advisor**
- **Plan transactions**

### Examples of information available at [www.ncompliance.com](http://www.ncompliance.com):

#### Life Planning and Retirement Readiness

- Why should I learn more about supplemental retirement savings plans like 403(b)?
- Understanding the plan and how it works
- The role of the retirement plan in your overall financial plan

#### Choosing an Investment

- How do I choose an investment?
- Identifying your investment goals
- Understanding the various types of investments

#### 403(b) Transactions Information

- Obtaining Transaction Authorization
- General Information Regarding Transmissions
- Examples of Authorized Transmissions

#### Frequently Asked Questions by Employees (Employee FAQ)

1. What is a 403(b) Plan?
2. What is a 457(b) Plan?
3. Am I eligible for catch-up contributions?
4. What are my 403(b) or 457(b) rollover options and the taxation concerns connected to distributions from my account(s) once I have obtained a qualifying event for distribution?
5. When am I considered “severed from employment” as it pertains to my 403(b) or 457(b) accounts?
6. My employer is offering a post-severance Early Retirement Incentive (ERI) program. If I decide to participate, will I have the option to defer any portion of these payments into my 403(b) or 457(b) accounts?
7. Can I take a hardship withdrawal from my 403(b) account?