



**Retirement Plans Portability Report  
for Chuck Obermann  
Report produced May 21, 2002**

**Beginning in 2002:**

	<b>Asset Can Be Rolled TO</b>	<b>Asset Can Be Rolled FROM</b>	<b>Minimum Distribution Requirement</b>	<b>Early Withdrawal Penalty Applicability, and Requirements for Rollover FROM</b>
403(b)	401(k), Governmental 457, IRA, 403(b)	401(k), Governmental 457, IRA, 403(b)	Age 70½	10% penalty and associated consequences if withdrawal made prior to age 59½.* Rollover allowed: 59½, severance from employment, or disability (12/31/86 balances unrestricted)
Governmental 457	401(k), Governmental 457, IRA, 403(b)	401(k), Governmental 457, IRA, 403(b)	Age 70½	No 10% penalty, but if any portion was rolled over from a plan subject to a 10% penalty, the penalty applies. Rollover allowed: age 70½, or severance from employment
IRA	401(k), Governmental 457, IRA, Roth IRA, 403(b) (Note: IRA can be rolled over to other plans, BUT NOT AFTER-TAX CONTRIBUTIONS)	401(k), Governmental 457, IRA, 403(b)	Age 70½	10% penalty and associated consequences if withdrawal made prior to age 59½. Rollover allowed: any time
Roth IRA	Roth IRA	Roth IRA, Conversion from Roth IRA	At time of death	10% penalty and associated consequences if withdrawal made prior to age 59½ AND not participating in plan for at least five years. Rollover allowed: any time
401(k)	401(k), Governmental 457, IRA, 403(b) (Note: Both pre-tax and after-tax assets are eligible for rollover)	401(k), Governmental 457, IRA, 403(b) (Note: Both pre-tax and after-tax assets are eligible for rollover)	Age 70½	10% penalty and associated consequences if withdrawal made prior to age 59½.* Rollover allowed: 59½, severance from employment, or disability
401(a) Money Purchase Plan	401(k), Governmental 457, IRA, 403(b)	401(k), Governmental 457, IRA, 403(b)	Age 70½	10% penalty and associated consequences if withdrawal made prior to age 59½.* Rollover allowed: depends on plan (usually: severance from employment or retirement age)

\* The 10% penalty generally does not apply to distributions from employer-sponsored plans upon severance from employment occurring at age 55 or later.

**This overview reflects our current understanding of the tax code and regulations. For complete details regarding the legal or tax considerations of any information presented in this report, please consult your tax advisor.**