

(Sample Employee Communication)

ATTACHMENT A

Dear Employee:

The Internal Revenue Service (“IRS”) recently issued new rules that apply to “contract exchanges” [formerly referred to as 90-24 transfers] from one 403(b) account to another 403(b) account within the same Plan. These new rules are effective for any such 403(b) contract exchanges that take place on or after September 25, 2007.

Because of the new IRS rules, you will only be permitted to initiate a contract exchange of your 403(b) account to other investment providers that have been approved by _____ (name of employer). The approved providers for any 403(b) contract exchanges initiated by you after September 24, 2007 currently are as follows:

[List of service providers authorized to receive post 9/24/07 contract exchanges should appear here.]

If you have any questions, please contact _____ at _____.

Sincerely,