



# Member Request for Refund of Employee Contributions

MSEP 2011 • Judicial Plan 2011

Please print. • Answer **required** question in Section B. • Detailed Instructions included on last page of this form.

## SECTION A - MEMBER INFORMATION

Social Security Number or Member ID \_\_\_\_\_ Date of Birth \_\_\_\_\_

Name (last/first/middle) \_\_\_\_\_

Primary Phone _____ <input type="checkbox"/> Cell <input type="checkbox"/> Home <input type="checkbox"/> Work	Alternate Phone _____ <input type="checkbox"/> Cell <input type="checkbox"/> Home <input type="checkbox"/> Work	Alternate Phone _____ <input type="checkbox"/> Cell <input type="checkbox"/> Home <input type="checkbox"/> Work
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Mailing Address (PO or street/city/state/zip) \_\_\_\_\_

Refund for What Type of Service?  MSEP 2011  Judicial Plan 2011

I Am Not Married  I Am Married (If married, your spouse **must sign** this form in the presence of a notary.)

## SECTION B - REQUIRED: LONG-TERM DISABILITY BENEFITS

You are **not** eligible for a refund if you are currently receiving long-term disability benefits from MOSERS.



**RESPONSE REQUIRED:** Have you applied or do you intend to apply for MOSERS long-term disability benefits?\*

Yes  No \* MOSERS and Social Security benefits are not the same.

## SECTION C - DISTRIBUTION ELECTION

Choose **ONE** option below to indicate how you would like to receive the refund of contributions. A refund of contributions, that is not directly rolled over to a pre-tax qualified plan, is taxable income. For a detailed explanation of the payment options and tax consequences, read the *Special Tax Notice* (attached). We recommend you contact a tax consultant or financial advisor before electing a payment method.

<input type="checkbox"/> Rollover Option	I elect to directly roll over the entire taxable amount of the refund to the qualified retirement plan designated in Section D. <ul style="list-style-type: none"> <li>Federal tax rules may prohibit me from rolling over the ENTIRE refund. If an IRS required minimum distribution is required, MOSERS will automatically calculate and issue that distribution amount to me. MOSERS will mail a paper check to the address provided in Section A. (See instructions for additional details.)</li> <li>A rollover to any qualified retirement plan requires that an official from that financial institution or employer plan complete and sign the Rollover Agreement in Section D.</li> </ul>
<input type="checkbox"/> Combination Cash & Rollover Option	I elect to directly roll over \$_____ of the refund to the qualified retirement plan designated in Section D, with the remainder paid directly to me in a lump sum. <ul style="list-style-type: none"> <li>MOSERS is required to withhold 20% of the taxable portion of my cash distribution for federal income tax (unless the amount is less than \$200). I will be responsible for any state, local, or other taxes that may apply.</li> <li>If I am younger than 59½, a 10% early distribution tax penalty may apply.</li> <li>Federal tax rules may prohibit me from rolling over the designated amount. If an IRS required minimum distribution is required, MOSERS will automatically calculate and issue that distribution amount to me. MOSERS will mail a paper check to the address provided in Section A. (See instructions for additional details.)</li> <li>A rollover to any qualified retirement plan requires that an official from that financial institution or employer plan complete and sign the Rollover Agreement in Section D.</li> </ul>
<input type="checkbox"/> Cash Option	I elect to receive the entire taxable amount of the refund as a cash payment. <ul style="list-style-type: none"> <li>MOSERS is required to withhold 20% of the taxable portion of my cash distribution for federal income tax (unless the amount is less than \$200). I will be responsible for any state, local, or other taxes that may apply.</li> <li>If I am younger than 59½, a 10% early distribution tax penalty may apply.</li> <li>MOSERS will mail a paper check to the address provided in Section A. (See instructions for additional details.)</li> </ul>

→ Section D and Section E are continued on the back of this page.

Transferee financial institution signature (if applicable) is **REQUIRED** in Section D.  
Beneficiary's signature is **REQUIRED** in Section E.

**SECTION D - TRANSFEREE FINANCIAL INSTITUTION/EMPLOYER PLAN SIGNATURE - ROLLOVER AGREEMENT**

If you elect to roll over your refund to any qualified retirement plan you must have an official from your financial institution or employer plan complete and sign the Rollover Agreement in this section.

- MO Deferred Comp Plan
- Eligible Employer Plan - 401(a), 401(k), 403(a), 403(b), 457(b)
- Traditional IRA - 408(a), 408(b)
- Roth IRA - 408(a)

Account Number

Name of Financial Institution/Employer Plan

Mailing Address (PO or street/city/state/zip)

Phone Number

In accordance with the above election of the member in Section C, we agree to deposit into the account listed above the forthcoming rollover amount from MOSERS, a qualified plan under Section 401(a) of the Internal Revenue Code (IRC). The account identified above is a qualified retirement plan for purposes of accepting direct rollovers pursuant to the IRC.

I certify that I am authorized to execute this rollover agreement on behalf of the transferee named in this section.

Official's Printed Name & Title

Official's Signature

Date

**SECTION E - APPLICANT SIGNATURE & NOTARIZATION - FORFEITURE OF SERVICE AND FUTURE BENEFITS**

- I acknowledge and certify that I read the *Special Tax Notice* and the *Terms of Application* (attached).
- I certify that the transferee plan named above, if any, is a qualified retirement plan that accepts direct rollovers.
- **If married:** I attest that there is not a division of benefits order in process or in place and that my spouse has consented to my election. I am forfeiting future retirement benefits including potential survivor benefits based on that service.
- I acknowledge that anyone who makes a false statement or causes or permits submission of false statements or records to the Missouri State Employees' Retirement System (MOSERS) in an attempt to misrepresent or defraud is subject to punishment or other recourse under the law.
- I hereby apply to withdraw my contributions from MOSERS. By electing a refund, I understand I am forfeiting credited service and any future rights to receive benefits from MOSERS including eligibility for any retirement and long-term disability benefits, and rights to coverage through Missouri Consolidated Health Care Plan (MCHCP), other than as a dependent or under provisions of COBRA.

**MEMBER must sign in the presence of a notary!**

On this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, before me personally appeared \_\_\_\_\_, known to me to be the person who executed the foregoing *Member Request for Refund of Contributions* and acknowledged to me that he/she executed the foregoing instrument as his/her free act and deed for the purposes therein stated; and at the time of this acknowledgment he/she appeared mentally alert and of full mental capacity. In testimony whereof, I subscribed my name and applied my official stamp on the date and year above written.

NOTARY SEAL

Signature of Member

Signature of Notary

**SPOUSE must sign in the presence of a notary!**

On this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, before me personally appeared \_\_\_\_\_, known to me to be the person who executed the foregoing *Member Request for Refund of Contributions* and acknowledged to me that he/she executed the foregoing instrument as his/her free act and deed for the purposes therein stated; and at the time of this acknowledgment he/she appeared mentally alert and of full mental capacity. In testimony whereof, I subscribed my name and applied my official stamp on the date and year above written.

NOTARY SEAL

Signature of Spouse (required if married)

Signature of Notary

## Instructions for Completing

# Member Request for Refund of Contributions

MSEP 2011 • Judicial Plan 2011

Use this form to request a refund of employee contributions made to MOSERS.

1. Carefully read the entire form, the *Terms of Refund Request* below, and the *Special Tax Notice* included with these instructions.

### TERMS OF REFUND REQUEST

- As an inactive vested member or nonvested member, you may request a refund of your contributions and credited interest. If you return to MOSERS-covered employment before the expiration of the 90-day waiting period, your refund request will be canceled.
- If you are married at the time of such request, such request shall not be processed without consent from your spouse. You are not eligible to request a refund if your retirement benefit is subject to a division of benefits order pursuant to section 104.1051.
- Missouri law requires MOSERS to pay your refund within an administratively reasonable period but **no sooner than 90 days** from the date your state employment ended.
- **By receiving a refund, you forfeit all your credited service and future rights to receive pension benefits from MOSERS. Additionally, you will no longer be eligible to receive MOSERS long-term disability benefits. If you are currently receiving MOSERS long-term disability benefits you are not eligible for a refund.**
- If you later become an employee and work continuously for at least one year and return the previously refunded amount plus interest at a rate established by the MOSERS board, the credited service previously forfeited will be restored.
- Any refund not directly rolled over to a pre-tax qualified retirement plan will be reported as taxable income in the year of payment.
- MOSERS is not liable for any taxes incurred by you as a result of this distribution.
- If you die after submitting this application but before receiving the distribution, no distribution will be made if you have a surviving spouse or a child who is eligible for a survivor benefit based on your death. Otherwise, payment will be made to the beneficiary designated on your *Contribution Beneficiary* form. If no designated beneficiary is living, payment will be made as otherwise permitted by law.
- The refund of contributions becomes irrevocable once MOSERS mails or electronically transfers payment.

2. Complete Section A.

3. Complete Section B. It is **REQUIRED** that you answer the question as to whether or not you have applied or intend to apply for **MOSERS long-term disability benefits. MOSERS and Social Security benefits are not the same.**

4. Choose ONE option in Section C indicating how you want to receive your refund of contributions.

*Please note: federal tax rules prohibit rolling over the ENTIRE lump-sum balance if you 1) turned age 72 on or before December 31, 2022, or 2) are age 73 or older. If the cash portion of your distribution is less than the IRS minimum, MOSERS will automatically calculate and issue the IRS "required minimum distribution" of cash directly to you, regardless of your distribution election.*

- **Rollover Option** – If you elect a rollover option, payment will be made directly to the qualified retirement plan designated in Section C.
    - Your payment will not be taxed in the year of the rollover and no income tax will be withheld unless it is a rollover to a Roth IRA. A rollover to a Roth IRA is taxable in the year the rollover takes place. Otherwise, the payment will be taxed when you take it out of the traditional IRA or other qualified retirement plan.
  - **Combination Cash & Rollover Option** – If you elect the combination cash and rollover option, you may specify the amount of the distribution to be paid to the qualified retirement plan designated in Section C. The remainder will be paid to you in a lump sum.
    - Refunded contributions are considered taxable income for the year in which you receive the payment. MOSERS is required to withhold 20% of the taxable portion of a cash refund for federal income tax.
    - You will be responsible for any state, local, or other taxes that may apply.
  - **Cash Option** – If you elect the cash option, the refund will be paid directly to you.
    - Refunded contributions are considered taxable income for the year in which you receive the payment. MOSERS is required to withhold 20% of the taxable portion of a cash refund for federal income tax.
5. A rollover to any qualified retirement plan requires that an official from that financial institution/employer plan complete and sign the Rollover Agreement in Section D.
  6. Sign Section E in the presence of a notary. If you are married, your spouse must also sign in the presence of a notary.
    - **Each signature must be notarized.**
      - If both spouses sign in the presence of the same notary, that notary must notarize both signatures (complete both notarization spaces). If spouses do not appear before the same notary at the same time, signatures may be notarized separately, but must be on the same form.
  7. Submit the completed, signed, notarized form to MOSERS by mail or fax. Alternatively, you may log in to **myMOSERS** and upload your completed form online.
  8. Your refund will not be processed until this form is completed and returned to MOSERS.

## SPECIAL TAX NOTICE

### TAXES AND YOUR ROLLOVER DISTRIBUTION

#### General Information

You will be taxed on a lump-sum payment from MOSERS if you do not roll it over. You may roll over your payment to either a traditional IRA (an individual retirement plan or individual retirement annuity) or an employer plan (a tax-qualified plan, section 403(b) plan, or governmental section 457(b) plan) that will accept the rollover.

- **MO Deferred Comp** – You have the option to roll over your lump-sum distribution into MO Deferred Comp. Taxes on the balance can be deferred until you start withdrawing money (must begin at age 72 if you were born after June 30, 1949 or age 73 if born after December 31, 1950) at which time you will be taxed only on the amount withdrawn. See the *Special Tax Notice Regarding Plan Payments* on the MO Deferred Comp website ([www.modeferrredcomp.org](http://www.modeferrredcomp.org)) for additional details.

The rules of the IRA or employer plan that hold the rollover will determine your investment options, fees, and rights to payment from the IRA or employer plan (for example, IRAs are not subject to spousal consent rules, and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

MOSERS operates as a tax qualified plan under section 401(a) of the Internal Revenue Code (IRC). Refer to IRS Publications 575 (*Pension and Annuity Income*) and 590A and 590B (*Individual Retirement Arrangements*) for more information on your tax liability.

This notice does not describe any state or local income tax rules (including withholding rules). You may wish to consult a professional tax advisor, and your state and/or local taxing authority about your state and local tax liability before taking a lump-sum distribution.

#### Rolling Over a Distribution

There are two ways to roll over your lump-sum payment from MOSERS.

- **A Direct Rollover** – MOSERS will make the lump-sum payment directly to your MO Deferred Comp account, IRA, or other employer plan. If you elect to roll over your distribution, you must have an official from your financial institution or employer plan complete and sign the Rollover Agreement on the form supplied by MOSERS. Check with your accepting plan as they may have additional requirements.
- **60-Day Rollover** – You may still roll over your lump-sum payment by making a deposit into an IRA or eligible employer plan that will accept it. Generally, you will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, MOSERS is required to withhold 20% of the payment for federal income taxes. This means that, in order to roll over the entire payment in a 60-day rollover, you must use other funds to make up for the 20% withheld. If you do not roll over the entire payment amount, the portion not rolled over will be taxed and subject to the 10% additional income tax on early distributions if you are younger than age 59½ (unless an exception applies).

#### Rollover Amounts for Individuals Older than Age 72

Beginning on April 1 of the year after the year in which you turn age 72 (if you were born after June 30, 1949) or at age 73 (if born after December 31, 1950) or retire (whichever is later), a certain portion of your payment generally cannot be rolled over because a "required minimum distribution" must be paid to you. MOSERS can tell you what portion is eligible for rollover.

#### Early Distributions Payments from MOSERS

If you are younger than age 59½, you will pay an additional 10% income tax for any payment from MOSERS (including amounts withheld for income tax) that you do not roll over, unless one of the exceptions listed below applies. This tax applies to the part of the distribution that you must include in income and is in addition to the regular income tax on the payment not rolled over. Exceptions include:

- Payments made after you separate from service if you will be at least age 55
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Payments from a governmental defined benefit pension plan made after you separate from service if you are a qualified public safety employee\* and you are at least age 50 or with 25 years of service under the plan in the year of separation, or whichever is earlier
- Payments made because you retire due to disability
- Payments after your death
- Corrective distributions of contributions that exceed tax law limitations
- Payments directly made to the government to satisfy a federal tax levy
- Payments up to the amount of your deductible medical expenses (without regard to whether you itemize deductions for the taxable year)
- Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001 for more than 179 days
- Payments that are paid to an alternate payee under a division of benefits order (DBO)
- Payments excepted from the additional income tax by federal legislation relation to certain emergencies or disasters

\* A qualified public safety employee is any uniformed state employee who provides police protection, fire fighting services, or emergency medical services for any area within the jurisdiction of Missouri (effective 8/17/06). Public safety also includes employees providing services as a corrections officer or as a forensic security employee providing for the care, custody, and control of forensic patients within the jurisdiction of Missouri (effective 12/29/2022).

## SPECIAL TAX NOTICE

If your distribution from MOSERS is rolled over to another plan, the distribution from the receiving plan may be subject to different restrictions and tax consequences than those that apply to distributions from MOSERS.

### Early Distributions Payments from an IRA

If you receive a payment from an IRA that includes funds rolled over from MOSERS when you are younger than age 59½, you will have to pay the 10% additional income tax on early distributions from the IRA on the part of the distribution that you must include in income, unless an exception applies. In general, the exceptions to the 10% additional income tax for early distributions from an IRA are the same as the exceptions listed above for early distributions from a plan. However, there are a few differences for payments from an IRA, including:

- The exception for payments made after you separate from service if you will be at least age 55 in the year of the separation (or age 50 for qualified public safety employees) does not apply.
- The exception for qualified domestic relations orders (QDROs) does not apply (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA of a spouse or former spouse).
- The exception for payments made at least annually in equal or close to equal amounts over a specified period applies without regard to whether you have had a separation from service.
- Additional exceptions apply for payments from an IRA, including: Payments for qualified higher education expenses; Payments up to \$10,000 used in a qualified first-time home purchase; and Payments for health insurance premiums after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status).

## SPECIAL TAX RULES AND OPTIONS

### After-Tax Contributions

After-tax contributions included in a payment are not taxed. If you receive a partial payment of your total benefit, an allocable portion of your after-tax contributions is included in the payment, so you cannot take a payment of only after-tax contributions. However, if you have pre-1987 after-tax contributions maintained in a separate account, a special rule may apply to determine whether the after-tax contributions are included in the payment. In addition, special rules apply when you do a rollover, as described below.

You may roll over to an IRA a payment that includes after-tax contributions through either a direct rollover or a 60-day rollover. You must keep track of the aggregate amount of the after-tax contributions in all of your IRAs (in order to determine your taxable income for later payments from the IRAs). If you do a 60-day rollover to an IRA of only a portion of the payment made to you, the after-tax contributions are treated as rolled over last. For example, assume you are receiving a complete distribution of your benefit which totals \$12,000, of which \$2,000 is after-tax contributions. In this case, if you roll over \$10,000 to an IRA in a 60-day rollover, no amount is taxable because the \$2,000 amount not rolled over is treated as being after-tax contributions. If you do a direct rollover of the entire amount

paid from the Plan to two or more destinations at the same time, you can choose which destination receives the after-tax contributions.

You may roll over to an employer plan all of a payment that includes after-tax contributions, but only through a direct rollover (and only if the receiving plan separately accounts for after-tax contributions and is not a governmental section 457(b) plan). You can do a 60-day rollover to an employer plan of part of a payment that includes after-tax contributions, but only up to the amount of the payment that would be taxable if not rolled over.

### Rollover to a Roth IRA

If you roll over the payment to a Roth IRA, a special rule applies under which the amount of the payment rolled over (reduced by any after-tax amounts) will be taxed. In general, the 10% additional income tax on early distributions will not apply. However, if you take the amount rolled over out of the Roth IRA within the 5-year period that begins on January 1 of the year of the rollover, the 10% additional income tax will apply (unless an exception applies).

If you roll over the payment to a Roth IRA, later payments from the Roth IRA that are qualified distributions will not be taxed (including earnings after the rollover). A qualified distribution from a Roth IRA is a payment made after you are age 59½ (or after your death or disability, or as a qualified first-time home buyer distribution of up to \$10,000) and after you have had a Roth IRA for at least 5 years. In applying this 5-year rule, you count from January 1 of the year for which your first contribution was made to a Roth IRA. Payments from the Roth IRA that are not qualified distributions will be taxed to the extent of earnings after the rollover, including the 10% additional income tax on early distributions (unless an exception applies). You do not have to take required minimum distributions from a Roth IRA during your lifetime. For more information, see IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*, and IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*.

You cannot roll over a payment from MOSERS to a designated Roth account in an employer plan.

### The 60-Day Rollover Deadline has Passed

Generally, the 60-day rollover deadline cannot be extended. However, the IRS has the limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline. To apply for a waiver, you must file a private letter ruling request with the IRS. Private letter ruling requests require the payment of a nonrefundable user fee. For more information, see IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*.

### Payments After Death of Member

If you receive a distribution after the member's death that you do not roll over, the distribution will generally be taxed in the same manner described elsewhere in this notice. However, the 10% additional income tax on early distributions and the special rules for public safety officers do not apply, and the special rule described under the section "Born on or before January 1, 1936" applies only if the member was born on or before January 1, 1936.



## SPECIAL TAX NOTICE

### Survivor of Deceased Member

#### *Surviving Spouse*

If you receive a payment from MOSERS as the surviving spouse of a deceased member, you have the same rollover options that the member would have had, as described elsewhere in this notice. In addition, if you choose to do a rollover to an IRA, you may treat the IRA as your own or as an inherited IRA.

An IRA you treat as your own is treated like any other IRA of yours, so that payments made to you before you are age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies) and required minimum distributions from your IRA do not have to start until after you are age 72 (if you were born after June 30, 1949) or age 73 (if you were born after December 31, 1950).

If you treat the IRA as an inherited IRA, payments from the IRA will not be subject to the 10% additional income tax on early distributions. However, if the participant had started taking required minimum distributions, you will have to receive required minimum distributions from the inherited IRA. If the participant had not started taking required minimum distributions from the Plan, you will not have to start receiving required minimum distributions from the inherited IRA until the year the participant would have been age 72 (if the participant was born after June 30, 1949) or age 73 (if the participant was born after December 31, 1950).

#### *NonSpouse Survivor*

If you receive a refund of member contributions from MOSERS because of the member's death and you are a designated beneficiary other than a surviving spouse, the only rollover option you have is a direct rollover to an inherited IRA. Payments from the inherited IRA will not be subject to the 10% additional income tax on early distributions. You will have to receive required minimum distributions from the inherited IRA. Please complete, sign, and notarize a *Beneficiary Request for Refund of Employee Contributions* form and submit it to MOSERS.

### Born on or Before January 1, 1936

If you were born on or before January 1, 1936 and receive a lump-sum distribution that you do not roll over, special rules for calculating the amount of the tax on the payment might apply to you. For more information, see IRS Publication 575, *Pension and Annuity Income*.

### Eligible Retired Public Safety Officer Using Pension to Pay for Health Coverage or Qualified Long-Term Care Insurance

If you retired as a public safety officer, and your retirement was by reason of disability or was after normal retirement age, you can exclude from your taxable income plan payments paid directly as premiums to an accident or health plan (or a qualified long-term care insurance contract) that your employer maintains for you, your spouse, or your dependents, up to a maximum of \$3,000 annually. For this purpose, a public safety officer is a law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew.

### Nonresident Alien

If you are a nonresident alien and you do not choose the direct rollover option to a U.S. IRA or U.S. employer plan, instead of withholding 20%, MOSERS is generally required to withhold 30% of the payment for federal income taxes. If the amount withheld exceeds the amount of tax you owe (as may happen if you do a 60-day rollover), you may request an income tax refund by filing Form *1040NR* and attaching your Form *1042-S*. See Form *W-8BEN* for claiming that you are entitled to a reduced rate of withholding under an income tax treaty. For more information, see also IRS Publication 519, *U.S. Tax Guide for Aliens*, and IRS Publication 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*.

### Other Special Rules

If your payments for the year are less than \$200, MOSERS is not required to allow you to do a direct rollover and is not required to withhold for federal income taxes. However, you may do a 60-day rollover.

You may have special rollover rights if you recently served in the U.S. Armed Forces. For more information on special rollover rights related to the U.S. Armed Forces, see IRS Publication 3, *Armed Forces' Tax Guide*. You also may have special rollover rights if you were affected by a federally declared disaster (or similar event), or if you received a distribution on account of a disaster. For more information on special rollover rights related to disaster relief, see the IRS website at [www.irs.gov](http://www.irs.gov).

### FOR MORE INFORMATION

This notice summarizes only the federal (not state or local) tax rules that might apply to your payment. The rules are complex and contain many conditions and exceptions that are not included in this notice.

You may wish to consult with a MOSERS benefit counselor, a professional tax advisor, or your state/local taxing authority before taking a distribution payment from MOSERS.

Detailed information on the federal tax treatment of payments to/from employer plans can be found in: IRS Publication 575, *Pension and Annuity Income*; IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*; IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*; and IRS Publication 571, *Tax-Sheltered Annuity Plans (403(b) Plans)*. These publications are available from a local IRS office, on the web at [www.irs.gov](http://www.irs.gov), or by calling 1-800-TAX-FORM.