

Implications of a 403(b) Plan Termination

IMPACT ON EMPLOYERS

Financial Implications	Costs Associated With Termination, Including Professional Fees and Potential Penalties for Non-compliance
Legal Implications	Employers Must Adhere to the Legal Requirements to Avoid Litigation
Operational Implications	Administrative Challenges and Potential Disruption to Normal Business Operations

IMPACT ON EMPLOYEES

Financial Implications	Termination Might Affect the Retirement Savings of Employees
Tax Implications	Distributed Assets Might Be Subjected to Income Tax and Early Withdrawal Penalties if Without a Proper Rollover
Retirement Planning Implications	Termination Can Impact Employees' Retirement Planning Strategies, Necessitating Revisions

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