

# Implications of a 403(b) Plan Termination

## IMPACT ON EMPLOYERS

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

## IMPACT ON EMPLOYEES

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

# Failure To Report 403b

**Huangqi Zhang**

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the name bar.

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