

PRODUCT DETAILS

# RIVER VALLEY SCHOOLS 403(b) PLAN



*AXA Equitable*  
800-755-7777  
[www.axa-equitable.com](http://www.axa-equitable.com)

## DISTRIBUTIONS

Are loans permitted?	NO
Are hardship withdrawals permitted?	YES
Are in-service distributions permitted?	NO
Can I roll other 403(b) funds into this plan?	NO

## PAYOUT OPTIONS

Can I annuitize?	YES
Can I take a single lump sum payment?	NO
Can I choose to take installment payments?	NO
Can I set up systematic withdrawals?	NO

## SURRENDER CHARGES

Is there a surrender charge? YES  
12 year fixed at enrollment. 6% for first 5 years, 5% for next 3 years, then 4%, 3%, 2%, 1%, 0. Waived for those who have been participating for 5 years and are retired at age 55, or age 59-1/2 and still employed. Waived for annual withdrawals of less than 10% of account value.

## EXCHANGES/TRADES

Are there restrictions on how often I can place trades in my account? YES  
Investment options selected at purchase, either High Interest or Fixed.

**Account access is available 24 hours a day, seven days a week by calling the toll free phone number or via the internet.**

*Distribution limitations governed by River Valley Local Schools written Plan.*

DAWSON RETIREMENT PLAN SERVICES, INC.  
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