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*Dedicated to Excellence
through Leadership and Service*

Milt Dennison
Superintendent

September 7, 2011

RE: CCC 403(b) Information Sharing Agreements

To whom it may concern:

This letter is to confirm that the employer indicated on the letterhead above (the "Employer") has contracted Carruth Compliance Consulting, Inc. ("CCC") to provide compliance assurance and plan administration services for the Employer's 403(b) Plan.

Treas. Reg. 1.403(b)-0 through 1.403(b)-11 were published in the Federal Register on July 26, 2007, and the strengthening of Rev. Rul. 90-24 became applicable on September 25, 2007. Consequently, new rules have applied to contract exchanges within the plan and plan-to-plan transfers since September 25, 2007.

When the Employer adopts its CCC written plan, it will allow contract exchanges within the plan, plan-to-plan transfers into the plan, plan-to-plan transfers out of the plan, and rollover contributions into the plan. Therefore, the Employer hereby informs all vendors associated with the Employer 403(b) Plan that such exchanges and transfers are to be allowed in the Employer 403(b) Plan.

If a vendor desires to accept a contract exchange within the Employer 403(b) Plan, a plan-to-plan transfer into the Employer 403(b) Plan, or a rollover contribution into the 403(b) Plan on behalf of a participant or beneficiary under the Employer 403(b) Plan after September 24, 2007, it will be necessary for CCC to have on file a fully executed CCC Information Sharing Agreement ("ISA") with the vendor in question. The CCC Umbrella HH+ISA is available online at www.ncompliance.com/downloads/CCC_HH_ISA.pdf.

CCC is authorized to enter agreements to share information as described in 26 CFR Part 1.403(b)-10(b)(2)(C) on behalf of the Employer.

Please note that by having a CCC Umbrella HH+ISA in force, a vendor is eligible to receive contract exchanges, plan-to-plan transfers, and rollover contributions into the Employer 403(b) Plan on behalf of ***all*** participants and beneficiaries in ***all*** CCC full-service client Employer 403(b) Plans. Of course, permissibility of plan-to-plan transfers into the Employer 403(b) Plan is subject to the vacating employer plan allowing plan-to-plan transfers out of their plan. A list of all CCC client Employers is available at www.ncompliance.com/vendors.aspx.

Both vendors involved in a specific contract exchange within the Employer 403(b) Plan, a plan-to-plan transfer into the Employer 403(b) Plan, or a rollover contribution into the Employer 403(b) Plan may rely on this authorization letter (www.ncompliance.com/authorization_letters.aspx) and the receiving vendor's CCC ISA (www.ncompliance.com/vendors.aspx) as justifications to process the transaction in question, with no signature required from either the Employer or CCC (although CCC will be happy to review and sign paperwork if required by a Vendor).

Finally, both vendors involved in a specific plan-to-plan transfer out of the Employer 403(b) Plan may rely on this authorization letter (www.ncompliance.com/authorization_letters.aspx) as justification that the transaction in question is allowed within the Employer 403(b) Plan, with no signature required from either the Employer or CCC (although CCC will be happy to review and sign paperwork if required by a Vendor).

If you have questions or concerns, please contact Carruth Compliance Consulting, Inc. (503-968-8961, email: cccinfo@ncompliance.com).

Sincerely,


Milt Dennison
Superintendent

Revised: 07-14-2011