



**Finance Department, City Controller**  
*"Building Pride in Providence"*

**City of Providence 457B Plan**  
**Plan Participant Notification of new Limitation & Unforeseen Emergency**  
**Distribution Process**

When an employee/plan participant requests an unforeseeable emergency distribution, an application must be completed and signed by the employee and submitted to the city controller, the 457B plan administrator, for review and approval.

The City of Providence has implemented an adaptation of the allowable IRC 457 procedure for limitations and handling of excess deferrals of 457B plans. The current method includes the completion and approval of an elective contribution limits worksheet for Special catch-up along with the age fifty catch-up.

Please review the Limitation/Excess Distribution along with the Unforeseeable Emergency Distribution memorandums in full. These two documents will provide you with the full explanation, limitation amounts, and complete applications.