

## Pine Tree Independent School District 403(b) Plan 2018 Universal Availability Notice

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To: All Employees of **Pine Tree Independent School District**

In compliance with the requirements of IRC §403(b)(12)(A)(ii) this Notice will advise you of the voluntary 403(b) program established and maintained for the benefit of our employees. The following information provides details of the Plan and outlines the procedures for enrollment.

### **Eligibility**

All employees who are employed by the Employer upon date of hire.

### **Contributions**

When you enroll in the program, the amounts you designate as salary deferrals are withheld from your wages and forwarded to an investment provider of your choice. Contributions may be changed, started or stopped at any time. Several types of contributions are available in your Plan:

**Pre-Tax Salary Deferrals.** These are amounts contributed into a 403(b) plan that are deferred from your paycheck before federal income taxes are applied. State income taxes may or may not be applicable.

- For **2018**, you may defer from your wages, a maximum of \$18,500 to all 403(b) and 401(k) plans unless you will reach 50 years of age during the year. In that case, you would be eligible to contribute an additional \$6,000. Deferrals may not exceed 100% of your wages.

**15-Year Catch-Up Contributions.** If you meet certain qualifying conditions, you may also be able to defer an additional amount under this option. Special rules apply and documentation of eligibility must be provided before this election will be permitted.

**Rollovers.** You may also rollover funds from another employer's plan if you receive an eligible rollover distribution. Before you can complete a rollover into this Plan, you must first receive an acceptance authorization before the monies to be applied to your account.

### **Plan Investment Options**

Your contributions to the 403(b) Plan must be made to an investment provider approved by your Employer. **(Before enrolling in the Plan, you should first establish an account with one of the Providers listed in this Notice.)** Once you have executed an investment contract, you should establish an account through the Plan's web site and create a secure login and password.

### **Assistance**

You may enroll in the Plan or receive assistance with these provisions by first contacting one of the Investment Companies listed in this Notice, contacting the Plan's Third Party Administrator, your Employer's Benefit Administrator. Additional information about the provisions and options in your Plan are available by contacting PenServ Plan Services, Inc. at (800) 849-4001 or from the Plan's web site.

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**Investment Provider Options**

| <b>Provider and Product Name</b>         | <b>Product Type</b> | <b>Contact</b>  |
|--|---------------------|---|
| American Funds                           | Mutual Funds        | (800) 849-4001  |
| Ameriprise Financial Services            | Annuities           | (724) 434-1545<br><a href="http://www.ameriprise.com">www.ameriprise.com</a>  |
| Fidelity Security Life Insurance Company | Annuities           | <a href="http://www.fslins.com">http://www.fslins.com</a>   |
| Great American Financial Resources       | Annuities           | (800) 438-3398<br><a href="http://www.greatamericaninsurancegroup.com">http://www.greatamericaninsurancegroup.com</a><br><br>Jason Hitch (800) 438-3398<br><a href="mailto:directconnectteam@gafri.com">directconnectteam@gafri.com</a> |
| Horace Mann Insurance Co.                | Annuities           | (800) 999-1030<br><a href="http://www.horacemann.com">www.horacemann.com</a>  |
| Industrial Alliance Pacific              | Annuities           | (888) 681-9201<br><a href="http://www.iaplif.com">www.iaplif.com</a>  |
| Jefferson National Life Insurance Co     | Annuities           | <a href="http://www.jeffnat.com">http://www.jeffnat.com</a>   |
| Life Insurance Co. of the Southwest      | Annuities           | (800) 543-3794<br><a href="http://www.lifeofsouthwest.com">www.lifeofsouthwest.com</a>  |
| Lincoln National Life Insurance Co       | Annuities           | (800) 454-6265<br><a href="http://www.lfg.com">http://www.lfg.com</a>   |
| MetLife                                  | Annuities           | (800) 236-8489<br><a href="http://www.metlife.com/mir">www.metlife.com/mir</a>  |
| Vanguard Group                           | Mutual Funds        | (800) 962-5608<br><a href="http://retirementplans.vanguard.com">http://retirementplans.vanguard.com</a>   |
| Variable Annuity Life Ins. Co. (VALIC)   | Annuities           | (800) 448-2542<br><a href="http://www.aigvalic.com">www.aigvalic.com</a>  |
| Waddell & Reed                           | Annuities           | (214) 526-3355<br><a href="http://www.waddell.com">http://www.waddell.com</a>   |

**Third Party Administrator**

PenServ Plan Services, Inc.  
Plan Recordkeeper  
Phone 800.849.4001  
[www.penserv.com](http://www.penserv.com)  
Email: [403badministration@penserv.com](mailto:403badministration@penserv.com)

**Employer Benefits Administrator**

Pine Tree Independent School District  
Kristin Byrd  
Phone: 903.295.5000 x 107  
Email: [kbyrd@ptisd.org](mailto:kbyrd@ptisd.org)

Plan Web Site is available at:

[www.penserv.com](http://www.penserv.com)

Select: Login to Your Account