

# Voluntary Retirement Savings Plans

**AVAILABLE PLANS:** 403(b) Plan: Retirement Plan offered by public schools  
457(b) Plan: Deferred Compensation Plan for state & local govt

**ELIGIBILITY:** All Full-time and Part-time employees are eligible to participate.  
403(b) Exception: Student workers attending classes at the District  
457(b) Exception: Independent Contractors/Leased Employees

**403(b) PLAN:** Administered by PlanConnect (<http://www.planconnect.com/u46>)  
Contribution Types:

- Employee Pre-tax and Roth deferrals
- Rollovers from another qualified plan [403(b)/457(b)]
- Plan to Plan Transfers

Contribution Limits for 2017:

- Pre-tax Limit = \$18,000
- Catch-Up Limit (age 50+) = \$6,000

Transactions include Loans, Hardship Withdrawals, Plan to Plan Transfers, Contract Exchanges, and Distributions  
25 Vendors to select from

**457(b) PLAN:** Administered by PlanConnect (<http://www.planconnect.com/u46>)  
Contribution Types:

- Employee Pre-tax and Roth deferrals

Contribution Limits for 2017:

- Pre-tax Limit = \$18,000
- Catch-Up Limit (age 50+) = \$6,000

Transactions include Loans, Unforeseeable Emergency Withdrawals, Plan to Plan Transfers, and Direct Rollovers  
4 Vendors to select from

**ENROLLMENT:** Step One: Select your vendor & establish an account with them  
Step Two: Visit the PlanConnect website to Connect and Enroll:  
(<http://www.planconnect.com/u46>)

- First Time User: Login = SSN
- Password = Date of Birth (mmddyy)
- Role = Participant

Your deductions will begin in 1-2 pay periods

**ANY QUESTIONS? Contact Lori Nommensen ([LoriNommensen@u-46.org](mailto:LoriNommensen@u-46.org) or x5544)**

# School District U-46

## 403(b) Summary of Plan Features and Providers

### REFERENCE SUMMARY OF 403(b) PLAN OPTIONAL FEATURES:

1. Who is eligible to participate?
  - ✓ All employees
2. Who is not eligible to participate?
  - ✓ Full time students attending classes at School District U-46 are not eligible to participate.
3. What contribution types are permitted under the plan?
  - ✓ Employee pre-tax deferrals
  - ✓ 403(b) Roth as of 6/1/14
  - ✓ Employer Post Retirement
  - ✓ Employer contributions, as specified in applicable bargaining agreements, employment contracts, and as specified from time to time by the employer
  - ✓ Rollovers
    - a. A qualified plan described in section 401(a) or 403(a) of the Code, excluding after tax employee contributions
    - b. An account described in section 403(b) of the Code, including after-tax employee contributions
    - c. An eligible plan under section 457(b) of the Code which is maintained by a state, political subdivision of a state, or any agency or instrumentality of a state or political subdivision of a state
    - d. Individual retirement account or annuity described in section 408(a) or 408(b) of the Code that is eligible to be rolled over and would otherwise be includible in gross income
  - ✓ Plan to Plan Transfers
4. Which employee pre-tax deferral contributions are permitted?
  - ✓ Up to the maximum amount permitted annually by law
  - ✓ Up to the maximum amount permitted by law for age 50 catch-up
  - ✓ Up to the maximum amount permitted by law for 15 years of service catch-up
5. Which methods of payout are permitted under the plan\*?
  - ✓ Single Sum
  - ✓ Periodic Payments
  - ✓ Annuity Payments

\*Not to exceed single or joint life expectancy

# School District U-46

## 457(b) Plan Features Summary

### REFERENCE SUMMARY OF 457(b) PLAN OPTIONAL FEATURES:

1. **Who is eligible to participate?**
  - ✓ All employees (except Independent Contractors or Leased Employees)
  
2. **What contribution types are permitted under the plan?**
  - ✓ Employee pre-tax deferrals
  - ✓ Roth deferrals effective 5/1/14
  
3. **Which employee pre-tax deferral contributions are permitted?**
  - ✓ Up to the maximum amount permitted annually by law
  - ✓ Up to the maximum amount permitted by law for age 50 catch-up
  - ✓ Final Three Year catch-up
  
4. **Which methods of payout are permitted under the plan\*?**
  - ✓ Single Sum
  - ✓ Periodic Payments
  - ✓ Annuity payments

\*Not to exceed single or joint life expectancy

Transactions Permitted*	Loans	Unforeseeable Emergency Withdrawals	Transfers to State DB Plan (Service Credits)	Transfers to another 457(b) Governmental Plan	Direct Rollovers
AXA Equitable	✓	✓	✓	✓	✓
AXA Advisors LLC	✓	✓	✓	✓	✓
Great-West	✓	✓	✓	✓	✓
MetLife	✓	✓	✓	✓	✓

\*Approval required by PlanConnect

**School District U-46  
403B Vendors**

**American Century Investments  
Ameriprise Financial Services  
Aspire Financial Services  
AXA Equitable  
Fidelity Investments  
Foresters Financial  
Franklin Templeton  
Great American  
Horace Mann  
ING Life Insurance and Annuity/Relia Star – Voya  
Life Insurance Company of the SW- Appreciation Finance  
Lincoln Investment Planning  
New York Life Insurance and Annuity  
Oppenheimer Funds  
Putnam Investments  
Security Benefit  
The Legend Group  
Thrivent Financial  
USAA  
Valic  
Vanguard  
Waddell & Reed**

*\*Advisor contact information attached.*

**School District U-46  
457B Vendors**

**AXA Equitable  
Empower Retirement**

*\*Advisor contact information attached.*

## School District U-46's 403(b) Plan Financial Advisors

Investment Providers	Financial Advisor	Phone/E-mail	Provider Website
American Century Investments	Retirement Services	800-345-3533 To enroll visit <a href="http://americancentury.com/enroll">americancentury.com/enroll</a> or call and choose the participant gate	Not Available
Ameriprise Financial Services	Joy Ann Sweet Sherry Sandwick	847-898-9909 <a href="mailto:joyann.w.sweet@ampf.com">joyann.w.sweet@ampf.com</a> 815-547-0011 <a href="mailto:sherry.d.sandwick@ampf.com">sherry.d.sandwick@ampf.com</a>	Not Available
Aspire Financial Services	Customer Service	866-634-5873 To enroll visit <a href="http://www.aspireonline.com">www.aspireonline.com</a> , choose the plan type of 403(b), K-12, state of IL and drop down to the school district. You will then choose a financial advisor and contact the advisor of your choice participating in the plan. Email <a href="mailto:info@aspireonline.com">info@aspireonline.com</a>	<u>Aspire</u>
AXA Equitable	Howell Granger Michael I. Bleke Thomas J. Noto	630-990-3089 <a href="mailto:Howell.granger@axa-advisors.com">Howell.granger@axa-advisors.com</a> 630-954-6882 <a href="mailto:Michael.bleke@axa-advisors.com">Michael.bleke@axa-advisors.com</a> 847-621-0121 <a href="mailto:Thomas.noto@axa-advisors.com">Thomas.noto@axa-advisors.com</a>	<u>AXA's Learning Lab</u>
Commonwealth Annuity and Life Insurance Company	See Lincoln Investment Planning Advisors		Not Available
Fidelity Investments	Tax Exempt Group	800-343-0860 To enroll visit <a href="http://www.Plan.fidelity.com/enroll">www.Plan.fidelity.com/enroll</a> today and enter 50901(the plan number.)	<u>Fidelity Investments</u>



## School District U-46's 403(b) Plan Financial Advisors

Investment Providers	Financial Advisor	Phone/E-mail	Provider Website
Foresters Financial	Christopher Cordon	<a href="mailto:Christopher.cordon@foresters.com">Christopher.cordon@foresters.com</a>	Not Available
Franklin Templeton	Retirement Services	800-527-2020 To enroll fill out a non-ERISA 403(b) application at the following website: <a href="http://www.Franklintempleton.com">www.Franklintempleton.com</a>	Not Available
Great American	Leslie A. Schwartz	847-998-8143 <a href="mailto:lschwartz@lincolninvestment.com">lschwartz@lincolninvestment.com</a> 800-438-3398 Ext. 11438 <a href="mailto:directconnectteam@gaig.com">directconnectteam@gaig.com</a>	<a href="http://www.GreatAmerican.com">Great American</a>
Horace Mann	Ilir Sako	630-765-7616 <a href="mailto:Ilir.sako@horacemann.com">Ilir.sako@horacemann.com</a>	<a href="http://www.HoraceMann.com">Horace Mann</a>
ING Life Ins. and Annuity/ ReliaStar - VOYA	Ralph Varland  Jeff Staley	630-245-4075 <a href="mailto:rvarland@ingfp.com">rvarland@ingfp.com</a>  630-245-4087 <a href="mailto:Jeff.staley@ingfp.com">Jeff.staley@ingfp.com</a>	<a href="http://www.VOYA.com">VOYA</a>
Life Insurance Company of the SW	Darron Hacker	614-397-0414 <a href="mailto:dhacker@appreciationfinancial.com">dhacker@appreciationfinancial.com</a>	<a href="http://www.LifeInsuranceCompanyoftheSW.com">Life Insurance Company of the Southwest</a>
Lincoln Investment Planning	Allen T. Laya  Daniel Laya  TJ Riley	630-620-6100 x 5707 <a href="mailto:alaya@lincolninvestment.com">alaya@lincolninvestment.com</a>  630-620-6100 x 5716 <a href="mailto:dlaya@lincolninvestment.com">dlaya@lincolninvestment.com</a>  630-620-6100 <a href="mailto:tjriley@lincolninvestment.com">tjriley@lincolninvestment.com</a>	<a href="http://www.LincolnInvestmentPlanning.com">Lincoln Investment Planning</a>



## School District U-46's 403(b) Plan Financial Advisors

Investment Providers	Financial Advisor	Phone/E-mail	Provider Website
MassMutual Financial Group	Lee Clore	312-984-6308 <a href="mailto:blclore@financialguide.com">blclore@financialguide.com</a>	<a href="#">MassMutual</a>
New York Life Insurance and Annuity	Evan Nolan	847-585-4937	<a href="#">New York Life</a>
Oppenheimer Funds	Paul Wurtzeback  Patrick Schiltz  John Wedell	630-964-2098 <a href="mailto:Paul.wurtz@comcast.net">Paul.wurtz@comcast.net</a> 630-483-9455 <a href="mailto:Patrick.schiltz@edwardjones.com">Patrick.schiltz@edwardjones.com</a> 847-608-9790 <a href="mailto:John.wedell@wellsfargoadvisors.com">John.wedell@wellsfargoadvisors.com</a>	<a href="#">Oppenheimer Funds</a>
Putnam Investments	Thomas Potter	630-879-0059 <a href="mailto:Tom.potter@securitiesamerica.com">Tom.potter@securitiesamerica.com</a>	<a href="#">Putnam Investments</a>
Security Benefit	Jason Seldomridge  Erin Brown-Carter	847-852-5000 <a href="mailto:jseldomridge@alchemyfinancialgroup.com">jseldomridge@alchemyfinancialgroup.com</a> 847-289-3297 <a href="mailto:ecarter@KCTFinancial.org">ecarter@KCTFinancial.org</a>	<a href="#">Security Benefit</a>
The Legend Group	Paul Wurtzebach	630-964-2098 <a href="mailto:Paul.wurtz@comcast.net">Paul.wurtz@comcast.net</a>	<a href="#">The Legend Group</a>
Valic	Sandi Arko	815-355-2756 <a href="mailto:Sandi.arko@valic.com">Sandi.arko@valic.com</a>	<a href="#">VALIC</a>
Thrivent Financial	Amy Green	847-204-7250 <a href="mailto:Amy.green@thrivent.com">Amy.green@thrivent.com</a>	<a href="#">Thrivent</a>



## School District U-46's 403(b) Plan Financial Advisors

Investment Providers	Financial Advisor	Phone/E-mail	Provider Website
USAA	403(b) Department	800-531-8292 option 1 To enroll, call 800-531-8292 option 1. You may also visit <a href="http://www.ussa.com">www.ussa.com</a> to learn more.	Not Available
Vanguard	403(b)(7) Client Service Center	800-962-5068 To enroll, call the Client Service Center Monday through Friday from 8am – 8pm and Saturday 9 am – 4pm ET. Plan ID 10100932 is needed upon calling.	<a href="#">Vanguard Group</a>
Waddell & Reed	James P. Leyden	630-339-8171 <a href="mailto:jpleyden@wradvisors.com">jpleyden@wradvisors.com</a>	<a href="#">Waddell &amp; Reed</a>

## School District U-46's 457(b) Plan Financial Advisors

Investment Providers	Financial Advisor	Phone	E-mail
AXA Equitable	Howell Granger	630-990-3089	<a href="mailto:Howell.granger@axa-advisors.com">Howell.granger@axa-advisors.com</a>
AXA Equitable	Michael I. Bleke	630-954-6882	<a href="mailto:Michael.bleke@axa-advisors.com">Michael.bleke@axa-advisors.com</a>
AXA Equitable	Thomas J. Noto	847-621-0121	<a href="mailto:Thomas.noto@axa-advisors.com">Thomas.noto@axa-advisors.com</a>
Empower Retirement	Participant Services	866-467-7756	Upon calling, provide plan # 350205-01



# How to Connect with PlanConnect® and Enroll in Your Retirement Plan



**PLANCONNECT®**

The New Standard in Plan Administration

## Table of Contents

Important Information – Read This First!	2
Why Should I Save for Retirement?	
What Is a Pre-tax Payroll Deduction	
About This Guide	
Getting Started	3
Step 1: Connect with PlanConnect®	3
Enroll in Your Retirement Plan	4
Step 2: Enter Your Personal Information	4
Step 3: Enter Your Elections	5
Step 4: Complete Your Transaction	6
Verify the Information You've Entered	
Print the Transaction Confirmation	
Print the Salary Reduction Agreement	
and Give a Copy to Your Employer	
Your Next Steps	7
Need Additional Help?	8
To Contact PlanConnect®	8

# Important Information — Read This First!

## Why Should I Save for Retirement?

Retirement is life's biggest expense. It will cost more than your child's tuition or even your home. Retirement can span up to a third of your lifetime. It is much like saving for a 25 to 35 year vacation.

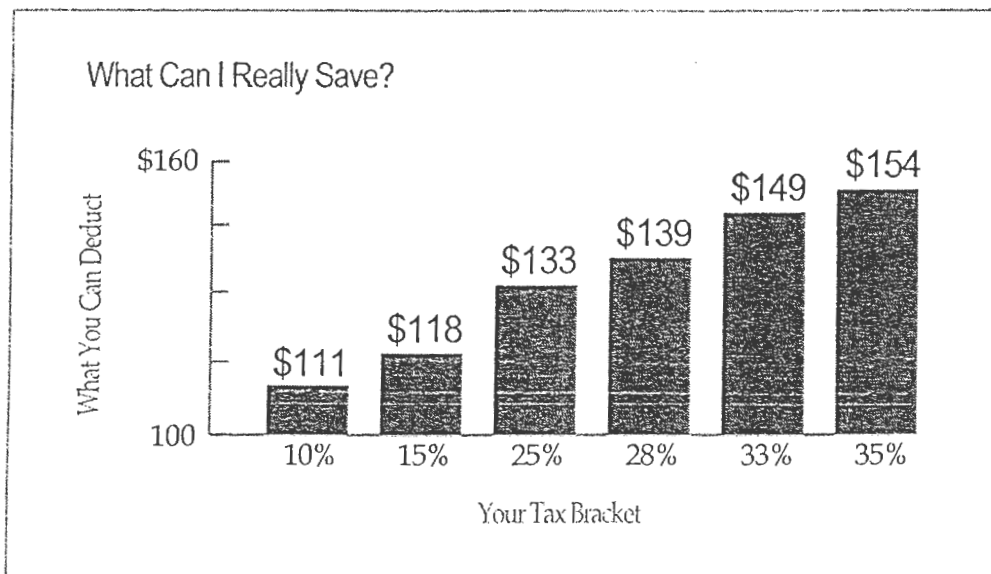
It's easy to get caught up in the demands of today and forget about tomorrow. But to afford an expense of this magnitude, you need to start planning and saving right away. There is no better time than the present to save for your retirement.

Enrolling in your retirement plan is a great step in shaping how you will live during your years to come. Contributing to your plan can be done easily through payroll deductions — which are most often pre-tax, although some plans offer Roth deductions. Check with PlanConnect® or your plan administrator for more details.

## What Is a Pre-tax Payroll Deduction?

A pre-tax payroll deduction is a deduction from your gross wages that reduces taxable income. In other words, you do not pay income tax on the pre-tax money that is deducted from your paycheck, which means you can save more with less impact to your take-home pay.

Let's say you want to reduce your take home pay by a \$100. Let the pre-tax deduction work in your favor and save more for your retirement.



Want to learn more? Try our estimating calculators in our retirement planning section.

## About This Guide

This "How to..." guide describes the most important steps needed to complete certain transactions using the PlanConnect web site. Note that the web site may have changed since this guide was issued. If you have any questions about the guide or the information contained in it, please contact PlanConnect® using the contact information located on the last page.

The examples appearing in the guide are for illustrative purposes only; the information you will see will differ.

# Getting Started

## Step 1: Connect to PlanConnect®

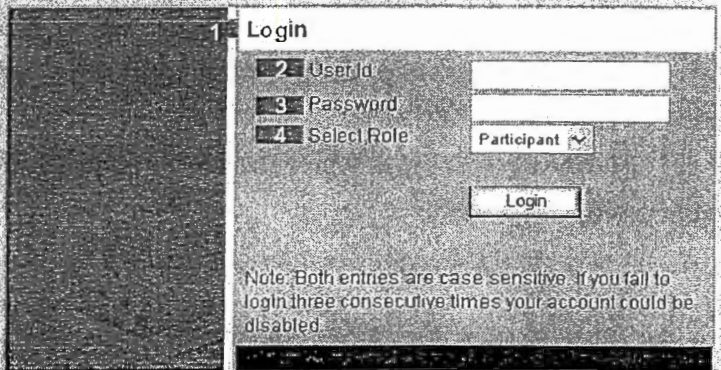
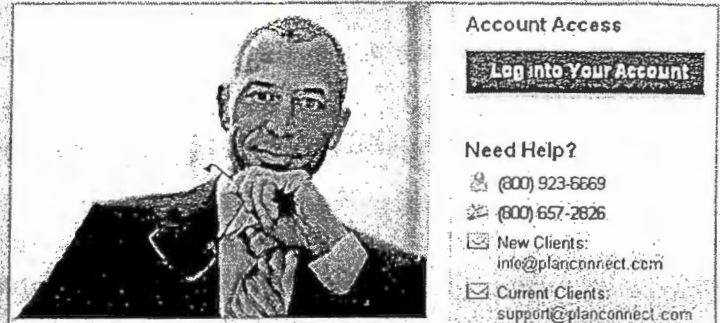
### Go to the PlanConnect® Web Site

1. Open your web browser and go to [www.planconnect.com](http://www.planconnect.com).<sup>1</sup>
2. Click on LOG INTO YOUR ACCOUNT.
3. The log-in window will open.

### Log In to Your Account

1. Enter your User ID.  
If this is the first time you're logging in, you will be using your Social Security number.
2. Enter your Password.  
If this is the first time you're logging in, use your date of birth in mmddyyyy order.  
(e.g., July 20, 1987 would be 07201987)
3. In the drop-down menu labeled "Select Role," select PARTICIPANT.
4. Click on the LOGIN button.

<sup>1</sup> This application is written to work with Firefox 2.0+, Internet Explorer 6.0+ and Safari 3.0+. While this application should work with browsers from Firefox or Internet Explorer that are within this version range, there may be versions designed specifically for AOL or Macintosh which may encounter problems with some JavaScript used in this site. Problems experienced with these browsers should be considered bugs in these browsers. You may contact your browser distributor about the problem. AOL subscribers may opt to use Internet Explorer or Firefox directly instead of going through the AOL browser. New devices such as wireless telephones, personal digital assistants, etc which are Internet accessible may not have browsers capable of properly navigating this site.



# Enroll in Your Retirement Plan

## Step 2: Enter Your Personal Information

1. You will be asked to select a verification question and answer. This will assist you if you forget your password. You will be asked to supply the correct answer to this question before retrieving your password. Please make a note of the verification question and answer you chose.
2. Next you will see your personal information. Please ensure that the information is complete and accurate. The fields marked with the asterisks (\*) are mandatory.
3. To enter your email address simply select HOME or OFFICE from the drop-down menu labeled "Send Email confirmation to."
4. Then enter your home or office email address based on your home or office selection.
5. If you do not have an e-mail address, click on the I DO NOT HAVE AN EMAIL ADDRESS box so it is checked.
6. Click SAVE AND CONTINUE.

### Security Setup

Each time you log in to this site from an unknown computer you will be asked to answer one of these questions as an additional security step. Once you have submitted the question(s) you will be directed into the web site.

Alternate Verification Questions	
Question	Answer
Alternate password/quote	

### Personal Information

First Name	JANE	Marital Status	
Last Name	BROWN	Gender	Female *
Address Line 1		Home Phone Number	( ) - ( )
Address Line 2		Office Phone Number	( ) - ( )
City		Other Phone Number	( ) - ( )
State			
Postal Code (Zip)			
Country			

Please provide at least one e-mail address in order to receive online transaction notifications and important information from PlanConnect.

I do not have an email address\*

Send Email confirmation to:

Internet address	Confirm address
Home	
Email	
Office	
Email	

Please continue through all steps of the enrollment process. You will receive a confirmation when your enrollment is complete. If your session expires, you should close your browser before completing all steps, your enrollment will not be processed.

1 - Personal Information    2 - Investment Elections    3 - Confirmation

Be sure to continue through all steps of the enrollment process until you receive confirmation that your enrollment is complete. If you cancel or close your browser before completing the process, your enrollment will not be processed.

         
 Continue to Step 2    Go to Next Step    Return to Main Login Page

## Step 3: Enter Your Contributions/Investment Provider Elections

Before you can complete this step, you need one or more contracts with an approved investment provider(s). If you need to obtain a contract and want a list of your plan's approved investment providers and their agents, call PlanConnect at (800) 923-6669 or email us at support@planconnect.com.

1. The next step is to enter how much you would like to contribute to your retirement plan each pay period.

- For assistance with determining how much to contribute as well as the impact it can have on your paycheck and your retirement savings, go to Planning for Retirement.

2. Expand the source(s) you wish to contribute to. In the box labeled "Select the method of contributions to enter," you have the option of entering your contribution as either a dollar amount or a percentage of your salary, per pay period, if your plan allows both options.

- A. To elect a dollar amount, enter the amount in the "New IP Election" column next to the Investment Provider(s) you wish to contribute to, and then check the box in front of "I authorize the investment election changes to this money source".
- B. To elect a percentage of your salary, select "Percent" in the drop down box labeled "Select the method of contributions to enter," then enter the percentage in the "New IP Election" column next to the Investment Provider(s) you wish to contribute to, and then check the box in front of "I authorize the investment election changes to this money source".

3. Click SAVE AND CONTINUE. A screen will appear for you to review and verify the information you have input so far.

Investment Provider Elections

Effective date: 09/24/2012

Employee Pre-Tax Deferral

Select the method of contributions to enter: Dollar

Investment Provider/Contract	Current IP Election	New IP Election
Sunshine Investments	\$0.00	\$0.00
Foryour Life	\$0.00	\$0.00
EamMoney Group	\$0.00	\$0.00
Future Co	\$0.00	\$0.00
Total allocation amount:	\$0.00	\$0.00

I authorize the investment election changes to this money source

Reset Investment Elections

Employee Roth Deferral

Select the method of contributions to enter: Dollar

Investment Provider/Contract	Current IP Election	New IP Election
Sunshine Investments	\$0.00	\$0.00
Foryour Life	\$0.00	\$0.00
EamMoney Group	\$0.00	\$0.00
Future Co	\$0.00	\$0.00
Total allocation amount:	\$0.00	\$0.00

I authorize the investment election changes to this money source

Reset Investment Elections

Previous Save And Continue Reset All



## Step 4: Complete Your Transaction

### Verify the Information You've Entered

1. Review the information you have entered to verify that it is correct. Please make any corrections where needed.
2. Click on FINISH.

### Print the Transaction Confirmation

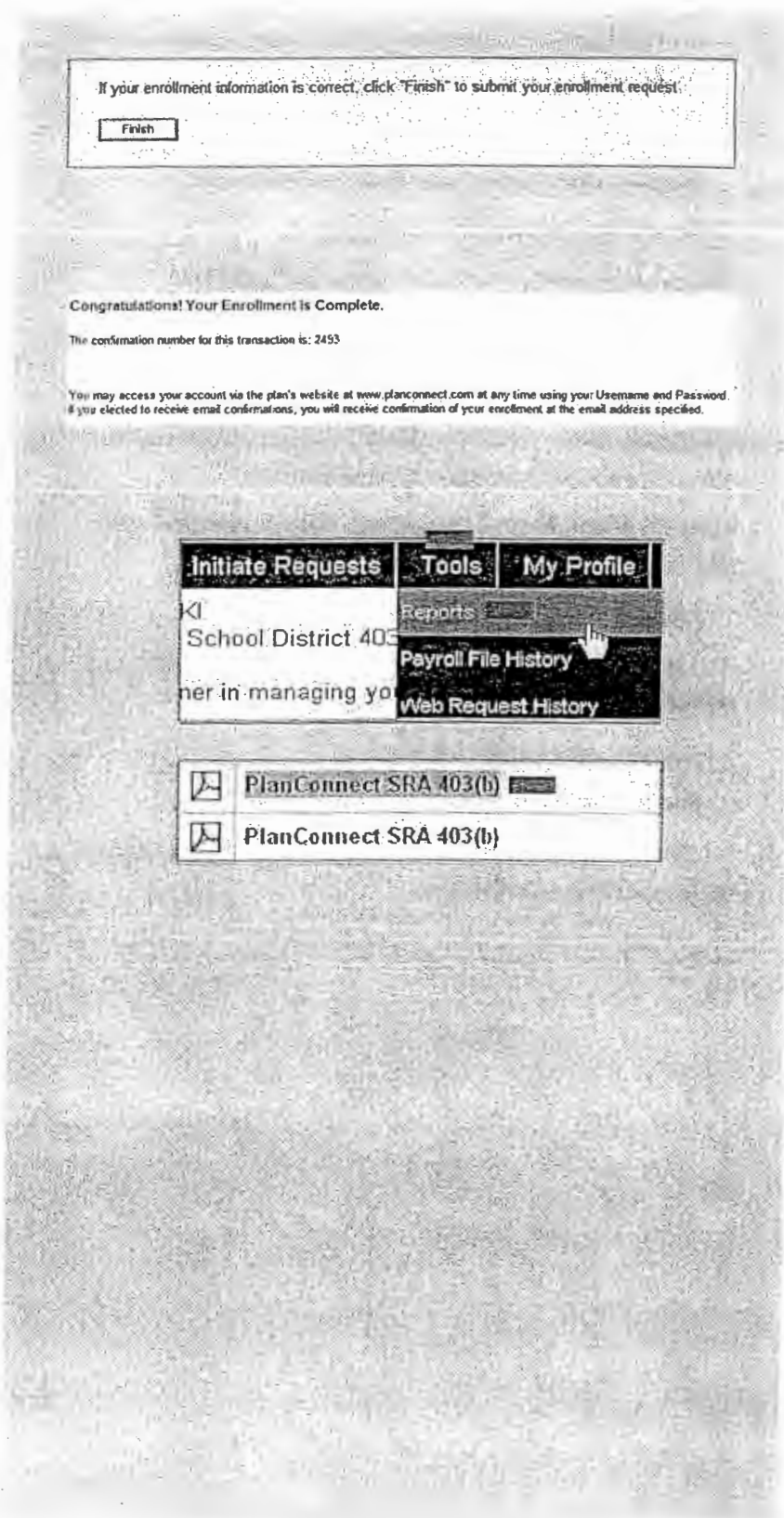
1. Once you have verified the information you entered, a confirmation page – containing a confirmation number – will appear.
2. Use your browser's "print" function to print and retain the confirmation for your records.

### Print the Salary Reduction Agreement

1. Your Salary Reduction Agreement confirmation is automatically generated in a new window with your enrollment information.
2. To view the SRA at a later time, click on the TOOLS tab.
3. From the drop-down menu that appears, select REPORTS. The "Reports" window will open.
4. Click on "PlanConnect SRA 403(b)" with the applicable date, or the Adobe icon in the left-hand column next to it.\*
5. Print out a copy of the Salary Reduction Agreement for your records. The information is electronically submitted to PlanConnect.
6. Your payroll deductions will start once your employer has processed your request, usually within two pay cycles.

To view a sample Salary Reduction Agreement click [here](#).

\* You will need the free Adobe Acrobat Reader to view/print the Agreement. Acrobat Reader can be downloaded [here](#).



# Your Next Steps

1. On your next login, you will need to create a unique User ID.  
Your User ID must be:
  - 6-12 characters long and include any combination of uppercase or lowercase letters and numbers.\*
2. Create a unique password. Your password must be:
  - 6-12 characters long and include any combination of uppercase or lowercase letters and numbers.\*
3. Re-enter the password you created.

\*Please note all User ID's and Passwords are CASE SENSITIVE.

Congratulations! You've taken a big step toward ensuring you have a comfortable retirement.

Keep in mind that it is a good idea to review your retirement strategy annually because:

- You may want to reallocate your contributions.
- You may want to change your contribution amount, especially if contribution limits increase.
- You may want to take a loan.
- You may need to take an early withdrawal.
- You may have had a major life change. (eg. marriage, birth of a child, etc.)

My Profile

Welcome: JANE BROWN  
DEMO - Orange School District 403(b) Log Out

### Password Change

Criteria:

- Leaving the user id field empty will reuse your current user id.
- Changes made to your password will take effect immediately.
- These changes will not affect your Voice Response access (if available).
- Your password must contain at least one non-numeric character.
- Your password must contain alphabetic and numeric characters (Aa-Zz and 0-9).
- Your password cannot contain three characters in a row that have a one character difference (Ex. ABC123).
- User id must be between 6 and 12 characters in length.
- Password must be between 6 and 15 characters in length.

Enter new user ID:

Enter old password:

Enter new password:

Re-enter new password:

Submit

## Need Additional Help?

Need help enrolling in your plan? Call us at 800-923-6669 9:00 a.m. - 5:00 p.m. Eastern Time.

## To Contact PlanConnect®

Find us on the web at:  
[www.planconnect.com](http://www.planconnect.com)

Email us at:  
[support@planconnect.com](mailto:support@planconnect.com)

Call us at:  
800-923-6669

PlanConnect, LLC is a wholly owned subsidiary of AXA Distribution Holding Corporation, an indirect subsidiary of AXA Financial, Inc. PlanConnect® is a registered service mark of AXA Distribution Holding Corporation. PlanConnect® may not be available in all states. AXA Financial, Inc. and its family of companies do not provide tax advice. Please consult with your tax advisor regarding your particular circumstances. Each company is affiliated. AXA Distribution Holding Corporation and AXA Financial, Inc. are located at 1290 Avenue of the Americas, New York, NY 10104, (212) 554-1234

PlanConnect, LLC is located at 100 Madison Street, Syracuse, NY 13202, 800-923-6669



# 403(b) SALARY REDUCTION AND INVESTMENT ELECTION AGREEMENT

Employer/Plan Name: School District U-46

PlanConnect Plan ID B I N I L 0 0 1 6 0 1 4

First Name  MI  Last Name

Date of Birth  -  -  Social Security Number  -  -

Home Phone Number  -  -  Work Phone Number  -  -

E-Mail Address

Will you contribute to a different employer's voluntary retirement plan this year?  No  Yes \$ \_\_\_\_\_ Amount

Read the Participant Obligation section before completing.

I authorize my employer to reduce my salary to allow for contributions to be made to a 403(b) account on my behalf and to remit the designated amounts each pay period to the investment provider(s) indicated below. I have confirmed the investment provider(s) are approved by my employer's plan. I have read and will abide by the Participant Obligations section. I understand that this Salary Reduction Agreement is legally binding and irrevocable with respect to salary that becomes payable to me while this agreement is in effect. I understand that I may stop, start, or change my future contribution amount at any time during the year by submitting a new Salary Reduction Agreement.

**IMPORTANT:** You must have an existing account with each investment provider listed, or file an account application with the investment provider, BEFORE your first contribution is taken. Please allow two to four weeks for your investment provider to properly credit contributions to new accounts.

**Participant Contributions. If more than 2 Investment Providers, attach separate sheet.**

This Salary Reduction Agreement REPLACES AND CANCELS ALL PREVIOUS AGREEMENTS ON FILE, UNLESS THE ONE-TIME ELECTION IS SELECTED. ONLY the contribution to the investment provider(s) shown below will continue after the effective date of this agreement, UNLESS THE ONE-TIME ELECTION IS SELECTED. Complete all sections and forward to PlanConnect using the instructions under the contact section of this form. Prior elections on file will resume for ONE-TIME ELECTIONS ONLY.

Effective Date of Agreement:  Next Permissible Date  Other: \_\_\_\_\_  
 One-Time Election Payout Date: \_\_\_\_\_

If the effective date specified does not align with a permissible plan entry date or pay cycle, the election will be effective as soon as administratively possible thereafter.

BEGIN / RESUME / CHANGE

Remit Contributions To:	I have an Account with this provider.	*Percent	Amount	Contribution Source Check one:
<input type="checkbox"/> Begin <input type="checkbox"/> Change <input type="checkbox"/> Stop <input type="checkbox"/> One Time Investment Provider/Account Number	<input type="checkbox"/> Yes <input type="checkbox"/> No	OR %	\$	<input type="checkbox"/> Pre-Tax <input type="checkbox"/> Roth <input type="checkbox"/> Employer*
<input type="checkbox"/> Begin <input type="checkbox"/> Change <input type="checkbox"/> Stop <input type="checkbox"/> One Time Investment Provider/Account Number	<input type="checkbox"/> Yes <input type="checkbox"/> No	OR %	\$	<input type="checkbox"/> Pre-Tax <input type="checkbox"/> Roth <input type="checkbox"/> Employer*

EMPLOYER CONTRIBUTIONS (if applicable) will be allocated proportionately in accordance with the investment provider elections you have specified above, unless specified differently by the employer. Must indicate a percentage for EMPLOYER and Post Retirement Contributions.

CONTACT

**EXPRESS MAIL:**  
PlanConnect  
100 Madison Street  
Syracuse, NY 13202

**REGULAR MAIL:**  
PlanConnect  
PO Box 4940  
Syracuse, NY 13221

**FAX:**  
(800) 657-2826

**PHONE:**  
(800) 923-6669  
Monday-Friday, 9AM to 5PM ET  
www.planconnect.com

SIGN

Incomplete forms will result in a processing delay or may not be accepted.

Employee Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
 Advisor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

KEEP A COPY FOR YOUR RECORDS (Check your earnings statement to verify this Salary Reduction Agreement was processed accurately.)

The following applies to all participants in the Tax-Sheltered Annuity (TSA) and / or Custodial Account (CA) Program:

1. **Federal Contribution Limits:** Contributions are subject to annual limits determined under Internal Revenue Code (IRC) sec. 402(g) and 415(c). To learn more about this year's Federal Contribution Limits, go to <http://www.planconnect.com/limits>. These limits may be indexed annually based on the Consumer Price Index. The IRS publishes the limits in the last quarter of the year for the following year. If you have 15 years of employment with your current employer, you may be eligible to contribute an additional \$3,000; contact PlanConnect to determine if you are eligible. Your contribution limit is reduced dollar for dollar by any voluntary contribution you make to another 403(b), 401(k), Federal Thrift Savings, salary reduction SEP, or SIMPLE plan. Contributions to a 457 (Deferred Compensation) plan or to a traditional or Roth IRA do **NOT** affect your contribution limit. To learn more about the different types of contributions go to <https://www.irs.gov/Retirement-Plans/Plan-Participant-Employee/Retirement-Topics-Contributions>.
2. **Investment Responsibility:** You are responsible for your investment decisions. This responsibility includes informing yourself of the nature and risk of the investments, monitoring your investments, and determining when a change in investments is appropriate. Your employer and PlanConnect are in no way liable for gains or losses you may incur in your account(s).
3. **Authorized Investment Providers:** As long as your current employer employs you, you may make contributions only to investment providers and products authorized under this 403(b) program. You may change your future contributions to a different authorized investment provider, or exchange all or a portion of your account balance to any other approved investment provider, if permitted by your plan and subject to approval and any contractual surrender charges or redemption fees.
4. **Withdrawals and Loans:** Generally, you cannot withdraw or roll over your account balances before you attain age 59 ½, terminate employment, die, or become disabled. Your account balances may be assigned to your alternate payee as ordered by a court under a Qualified Domestic Relations Order (QDRO). Loans and hardship withdrawals, as limited by IRS regulations, are subject to approval if permitted by your 403(b) Plan provisions. Other withdrawals, if permitted under the plan, may also be subject to approval. Tax penalties may apply to distributions before age 59 ½. You are entirely responsible for all loans and withdrawals and any resulting tax liabilities.
5. **Salary Reduction Agreement (SRA) Termination:** To stop your contributions, you must file a new copy of the SRA with your employer and PlanConnect. If you terminate employment, your SRA terminates automatically after your last check is paid. If you later return to work, you must file a new SRA to resume contributing. **Your employer reserves the right to suspend or terminate a participant's SRA if it believes that the participant has over contributed, terminated the account with the elected investment provider, or is in violation of any applicable federal requirement or any term of this agreement.**
6. **Required Distributions:** After you retire, you must take minimum distributions from your account(s), generally beginning no later than age 70 ½. You do not need to take Required Minimum Distributions from your account(s) as long as you are still working for your current employer, even though you may be over age 70 ½.
7. **Effective Date:** The effective date of this agreement is dependent upon your employer's full execution of this request. Generally, this occurs within 2 pay cycles following the employer's receipt of this form, unless a later date is designated on this form.
8. **Corrections:** It is your responsibility to verify that this agreement has been accurately processed by comparing it to your earnings statement. Contact your Payroll Administration Department immediately if you find any discrepancy. In volatile markets, the value of your contribution may decline over time.
9. **Fees:** PlanConnect provides services to the Plan for a fee. The Plan Sponsor may elect to collect the fees from the Investment Providers or Plan Participants. If the Plan Sponsor elects to have the fees paid by the Plan Participants, or the Plan Sponsor elects to have the fees paid by the Investment Provider but the Investment Provider fails to pay the fee, it will be deducted from your contribution before the funds are forwarded to your Investment Provider.
10. **Employer Contributions:** You understand that you do not have the option to take employer contributions as cash or in any other form of payment and that you can only select investment providers for such contributions.