



Welcome! We're PlanConnect® — Your Employer's New 403(b) and 457(b) Plan Administrator

Recently your plan sponsor, Pickerington Local School District, selected PlanConnect® as the third-party administrator for its 403(b) and 457(b) plans. We are excited to be working with Pickerington Local School District and are committed to providing you with information, tools, and resources you can use to help you get the most out of the plan.

Pickerington Local School District's 403(b) and 457(b) Plans are a Valuable Benefit

Whether you are just starting out or have been working many years, the 403(b) and 457(b) plans can be an excellent way to help you build up your retirement savings. They offer the convenience of automatic payroll deductions and gives you the ability to save with pre-tax dollars—that means your contributions and any investment earnings can be tax-deferred until withdrawn. Here's some important information about the plans.

Who Is Eligible

You are generally eligible to participate in your employer's 403(b) plan if you are a full-time or part-time employee.

You may not be eligible to participate in your employer's 403(b) plan if any of the following apply. For further information regarding the eligibility provisions under your employer's plan, please contact PlanConnect using the contact information provided below.

- You will contribute \$200 annually or less.
- You are a non-resident alien.
- You normally work less than 20 hours per week and are either not expected to work 1,000 hours or more during your first year of employment, or have worked less than 1,000 hours in the prior calendar year.
- You are eligible to participate in any other 403(b), 401(k), or governmental 457(b) plan we sponsor.
- If you are a student performing services for a school, college, or university described in Section 3121(b)10 of the Internal Revenue Code.
- You are a leased employee or an independent contractor.

To learn more about the 457(b) eligibility requirements, please log on to **www.planconnect.com** to log in to the plan website and select "References" on the main menu.

How to Enroll

Current plan participants

You do not need to re-enroll in the plan or take any other action.

If you are not yet a plan member

You can enroll at any time. It's easy:

- First complete an annuity contract or custodial account application to set up your plan account. Application forms are available from the representative of the investment provider you select. For a list of available investment providers log on to **www.planconnect.com** and select "My Investments > Investment Provider."
- Then, complete a salary reduction agreement form by either going on-line or by contacting PlanConnect at the phone number indicated below.
- Your participation will begin at the start of the payroll period following the date PlanConnect® and your Payroll Department process your completed salary reduction agreement.

The first time you log on to www.planconnect.com

Your user ID is your Social Security Number (without any spaces or dashes) and your password is your date of birth (mmddyyyy). You can change your user ID and password any time after your initial login.



Contributions to the Plan

What type of contributions can I make to the plan?

Your employer's plan accepts pre-tax salary deferral contributions and may permit other types of contributions. To learn more, please log into the plan website and select "References > Plan Information > Your Plan Features" or contact PlanConnect.

Each year the IRS sets a limit on how much you can contribute

This year the limit is \$18,000. You may also make "catch-up" contributions of up to \$6,000 if you will be age 50 or older by December 31st of this year. And, under certain conditions, additional catch-up contributions may be permitted. For more information, log in to www.planconnect.com and select "References > Plan Information > Your Plan Features".

Not sure how much you can contribute? Use our contribution calculator. It's on www.planconnect.com under "Learning Center > Tools & Calculators" (no login needed). Note, however, that if you make pre-tax contributions to another 403(b), 401(k), SIMPLE IRA, or SARSEP plan, you should check with your tax advisor or investment provider to ensure that your combined contributions don't exceed the limit.

Change or stop your contributions at any time

Just log in to www.planconnect.com and select "Log Into Your Account." Or, you can contact PlanConnect at the phone number indicated below. The change will generally take effect at the start of the payroll period following the date your Payroll Department processes your request, unless the plans provisions specify otherwise.

We Are Ready to Assist You

To enroll, initiate a contribution rate change, and/or learn more about the plan and retirement issues:

- Go to www.planconnect.com.
- Send us an e-mail at support@planconnect.com.
- Call us at **(800) 923-6669** (9 a.m.–5 p.m. ET, Monday through Friday).

We look forward to connecting with you and helping you reach your retirement savings goals.

Sincerely,

A handwritten signature in black ink that reads "Renea Dumas".

Renea Dumas
President

www.planconnect.com is the place where you can:

- Learn about your employer's plan.
- Enroll in the plan.
- Check your account balance in the plan.
- Make changes to your contribution rate and/or initiate other plan transactions.
- Get a list of the plan's investment providers.
- Access online tools and resources, which are designed to help you get and stay on track to reach your retirement savings goal.

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GENERAL SERVICE	Toll-free, Monday through Friday, 9AM-5PM ET (800) 923-6669
BY FAX	(800) 657-2826
BY EMAIL	support@planconnect.com
ON THE INTERNET	Homepage and Account Login: www.planconnect.com
REGULAR MAIL	PlanConnect P.O. Box 4940 Syracuse, NY 13221
EXPRESS MAIL	PlanConnect 100 Madison Street Syracuse, NY 13202

Pickerington Local School District 403(b) Summary of Plan Features and Providers

REFERENCE SUMMARY OF 403(b) PLAN OPTIONAL FEATURES:

1. Who is eligible to participate?

- ✓ All employees except student employees

2. What contribution types are permitted under the plan?

- ✓ Employee pre-tax deferrals
- ✓ Employer post retirement contributions
- ✓ Employer contributions in accordance with applicable bargaining agreements
- ✓ Roth elective deferrals
- ✓ Rollovers
- ✓ Plan to Plan Transfers

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

4. Which methods of payout are permitted under the plan*?

- ✓ Single Sum
- ✓ Periodic Payments
- ✓ Annuity Payments

*Not to exceed single or joint life expectancy

5. Which loan features are permitted under the plan?

- ✓ Participant loan will not become due and payable in full upon the participant's termination of employment
- ✓ A former employee or beneficiary who has a vested account balance may request a loan from the plan
- ✓ Participants may take loans equal to the greater of \$10,000 or 50% of the participant's vested account balance

Transactions Permitted	Loans	Hardship Withdrawals	Plan to Plan Transfers In	Plan to Plan Transfers Out	Contract Exchanges In	Contract Exchanges Out	Rollovers In	Rollovers Out
AXA Retirement Plan Services	✓	✓	✓	✓	✓	✓	✓	✓
American Fidelity	✓	✓	✓	✓	✓	✓	✓	✓
Ameriprise	✓	✓	✓	✓	✓	✓	✓	✓
Aspire Financial Services*	✓	✓	✓	✓	✓	✓	✓	✓
Foresters (First Investors)	✓	✓	✓	✓	✓	✓	✓	✓
Great American Life Insurance*	✓	✓	✓	✓	✓	✓	✓	✓
GWN*	✓	✓	✓	✓	✓	✓	✓	✓
Horace Mann	✓	✓	✓	✓	✓	✓	✓	✓
Lincoln Financial Group*	✓	✓	✓	✓	✓	✓	✓	✓
MetLife	✓	✓	✓	✓	✓	✓	✓	✓
National Life Group – Life Insurance Co. of the SW*	✓	✓	✓	✓	✓	✓	✓	✓
Putnam*	✓	✓	✓	✓	✓	✓	✓	✓
Security Benefit*	✓	✓	✓	✓	✓	✓	✓	✓
VOYA	✓	✓	✓	✓	✓	✓	✓	✓
VALIC*	✓	✓	✓	✓	✓	✓	✓	✓

All transactions must be approved by PlanConnect.

***Prior approval is needed by the District before new enrollments.**

Pickerington Local School District 403(b) Plan Financial Advisors

Investment Providers	Financial Advisor	Phone/Email
AXA Retirement Plan Services	Ryan Sweeney	(614) 266-5860 Ryan.Sweeney@axa-advisors.com
	Matthew Thorne	(513) 403-3974 Matthew.Thorne@axa-advisors.com
American Fidelity	Customer Service	(800) 662-1106
Ameriprise	Customer Service	(800) 297-7378
Aspire Financial Services*	Customer Service	(866) 634-5873
Foresters	Customer Service	(614) 487-0182
Great American Life Insurance*	Customer Service	(888) 497-8556
GWN*	Customer Service	(866) 425-7991
Horace Mann	Customer Service	(614) 863-5900
Lincoln Financial Group*	Customer Service	(800) 893-7168
MetLife	Customer Service	(877) 474-0019
National Life Group – Life Insurance Co. of the SW*	Customer Service	(800) 732-8939
Putnam*	Customer Service	(888) 661-7684
Security Benefit*	Customer Service	(740) 549-0804
VOYA	Dale Van Valkenburg	(614) 431-5052 d.vanvalkenburg@voyafa.com
VALIC*	Customer Service	(800) 448-2542

***Prior approval is needed by the District before new enrollments.**



403(b) SALARY REDUCTION AND INVESTMENT ELECTION AGREEMENT

Employer/Plan Name: _____ PlanConnect Plan ID

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.

Remit Contributions To:	I have an Account with this provider.	*Percent	Amount	Contribution Source Check one:
Contributions must be listed as either all percentages or dollar amounts. Percentages and amounts are on a per pay basis.				

Begin/Continue Change Stop 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*
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Begin/Continue Change Stop 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*
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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.

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
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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.

Pickerington Local School District 457(b) Summary of Plan Features and Providers

REFERENCE SUMMARY OF 457(b) PLAN OPTIONAL FEATURES:

- 1. Who is eligible to participate?**
 - ✓ All employees
- 2. What contribution types are permitted under the plan?**
 - ✓ Employee pre-tax deferrals
 - ✓ Employer contributions
 - ✓ Roth elective deferrals
 - ✓ Deferral of unused sick, vacation and back pay
 - ✓ Rollovers
 - ✓ Transfers from other Governmental 457(b) Plans
- 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
 - ✓ Up to the maximum amount permitted by law for the 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
- 5. Which loan features are permitted under the plan?**
 - ✓ Minimum amount of a loan is \$1,000 for general purpose and \$2,500 for residential loan
 - ✓ Participants may take loans that do not exceed the lesser of \$50,000 reduced by the highest outstanding balance of loans from the Plan or one-half (1/2) the present value of the non-forfeitable accrued balance

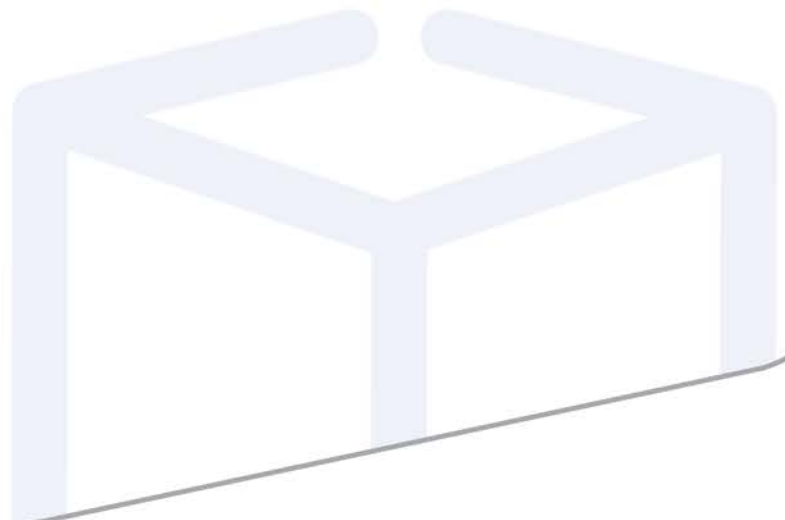
Transactions Permitted	Loans	Unforeseeable Emergency Withdrawals	Plan to Plan Transfers In	Plan to Plan Transfers Out	Rollovers
AXA Retirement Plan Services	✓	✓	✓	✓	✓
VOYA	✓	✓	✓	✓	✓

All transactions must be approved by PlanConnect



Pickerington Local School District 457(b) Plan Financial Advisors

Investment Providers	Financial Advisor	Phone/Email
AXA Retirement Plan Services	Ryan Sweeney	(614) 266-5860 Ryan.Sweeney@axa-advisors.com
	Matthew Thorne	(513) 403-3974 Matthew.Thorne@axa-advisors.com
VOYA	Dale Van Valkenburg	(614) 431-5052 d.vanvalkenburg@voyafa.com





457(b) DEFERRED COMPENSATION CONTRIBUTION AND INVESTMENT ELECTION AGREEMENT

Employer/Plan Name: _____ PlanConnect Plan ID

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 \$ _____

Read the Participant Obligation section before completing. Amount

I authorize my employer to reduce my salary to allow for contributions to be made to a 457(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 Deferred Compensation 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 Deferred Compensation Agreement.

IMPORTANT: You must have an existing 457(b) 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 Deferred Compensation 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.

	Remit Contributions To:	I have an Account with this provider.	*Percent	Amount	Contribution Source Check one:
Begin/Continue Change Stop 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*
Begin/Continue Change Stop 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.

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
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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 457(b) Deferred Compensation Program:

1. Federal Contribution Limits: 457(b) deferred compensation contributions are subject to annual limits determined by the Internal Revenue Service (IRS). To learn more about this year's Federal Contribution Limits, go to <http://www.planconnect.com/limits>. The 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 are within 3 years of retirement age as defined by your plan, you may be eligible to contribute an additional amount. Contact PlanConnect to determine if you are eligible. Contributions to a 403(b) plan, traditional or Roth IRA accounts do not affect your 457(b) limits. 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 457(b) deferred compensation 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 457(b) deferred compensation 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 the 457(b) Deferred Compensation 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.

4. Withdrawals and Loans: Withdrawals are only permitted from your 457(b) deferred compensation account if; you have attained age 70 ½, your account value is \$5,000 or less and no contributions have been made to the account for at least two years prior to the withdrawal or you terminate employment, subject to the terms of your employer's plan. Your account balances may be assigned to your alternate payee as ordered by a court under a Qualified Domestic Relations Order (QDRO). Loans and unforeseen financial emergency withdrawals, as limited by IRS regulations, are subject to approval if permitted by your 457(b) Deferred Compensation Plan provisions. Other withdrawals, if permitted under the plan, may also be subject to approval. You are entirely responsible for all loans and withdrawals and any resulting tax liabilities.

5. 457(b) Deferred Compensation Contribution Agreement Termination: To stop your contributions, you must file a new copy of the 457(b) Deferred Compensation Contribution Agreement with your employer and PlanConnect. If you terminate employment, your 457(b) Deferred Compensation Contribution Agreement terminates automatically after your last check is paid. If you later return to work, you must file a new 457(b) Deferred Compensation Contribution Agreement to resume contributing. **Your employer reserves the right to suspend or terminate a participant's 457(b) Deferred Compensation Contribution Agreement** 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 457(b) Deferred Compensation account, generally beginning no later than age 70 ½. You do not need to take Required Minimum Distributions from your 457(b) Deferred Compensation accounts as long as you are still working for your current employer, even though you may be over age 70 ½.

7. Effective Date: The Code requires that the employer receive this Agreement before the first day of the month in which contributions will begin or change. If necessary to meet that requirement, the Employer reserves the right to change the effective of contributions.

8. Corrections: It is your responsibility to verify that comparing it to your earnings statement has accurately processed this 457(b) Deferred Compensation Contribution Agreement. 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.

How to Initiate or Change My Contributions

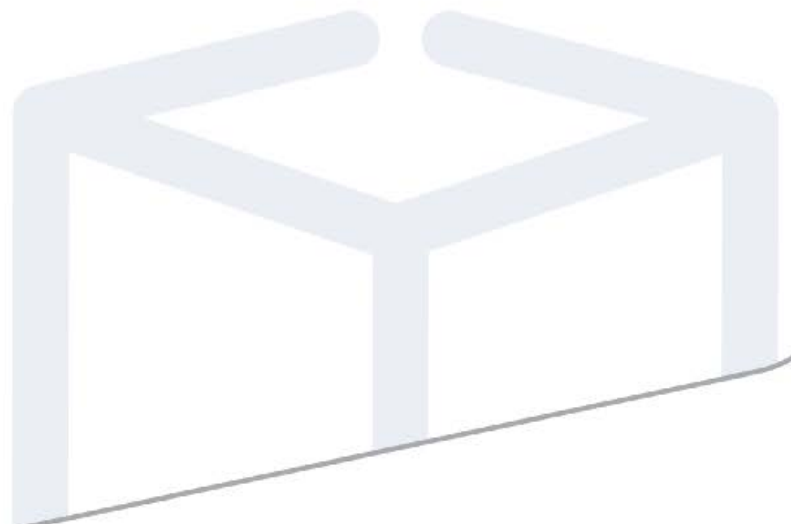


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Important Information — Read This First!

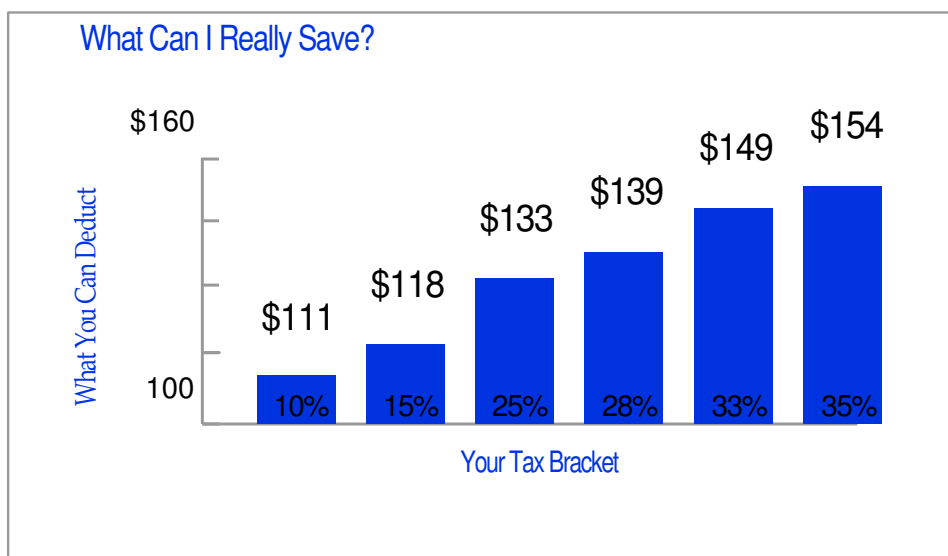
Why Should I Save for Retirement?

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.

What Should I Consider Before Changing How Much I Contribute?

Because your contributions are pre-tax deductions, they are taken from your gross wages. This reduces your 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 herein, 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.

Changing How Much You Contribute to the Plan

Step 1: Connect to PlanConnect®

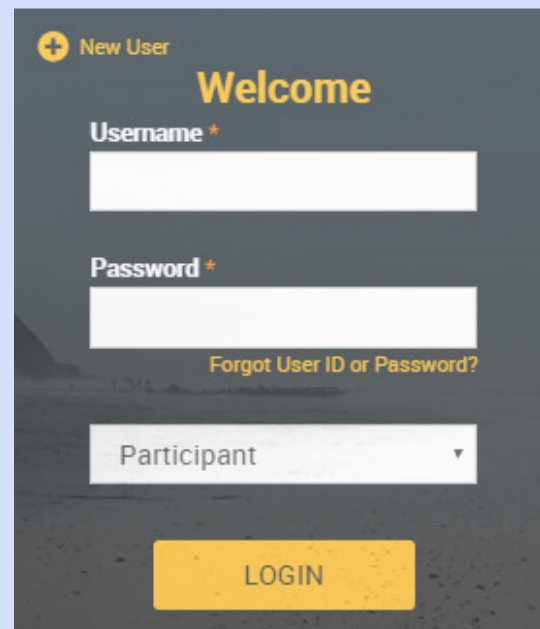
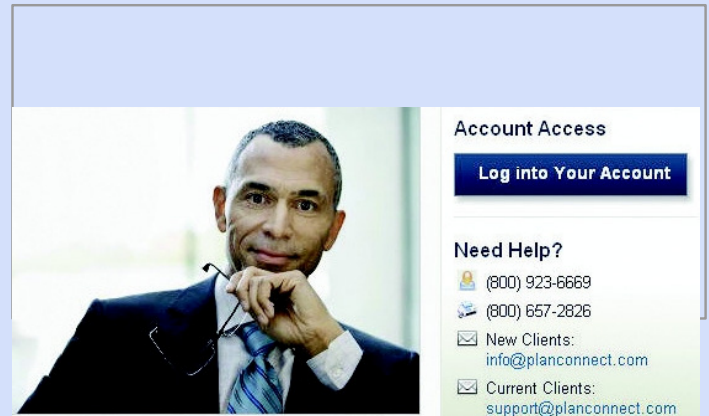
Go to the PlanConnect® Web Site

1. Open your web browser and go to www.planconnect.com.¹
2. Click on **LOG INTO YOUR ACCOUNT**.
3. The log-in window will open.

Log In to Your Account

1. Enter your User ID.
2. Enter your Password.
3. In the drop-down menu labeled "Select Role," verify **PARTICIPANT** is selected.
4. Click on the **LOGIN** button.

¹ 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.



Step 2: Start Your Transaction

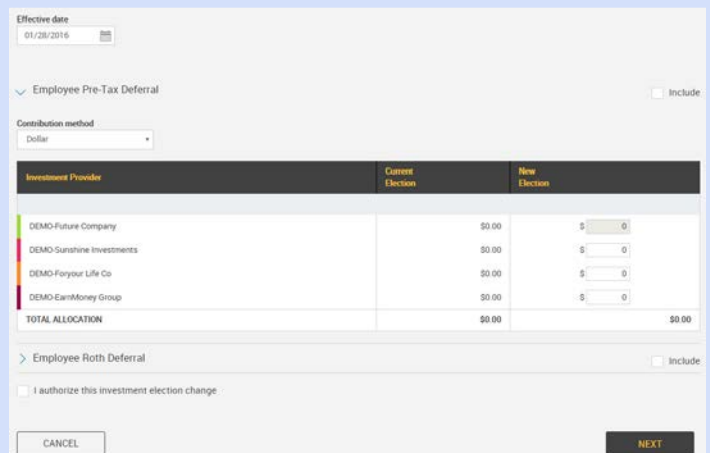
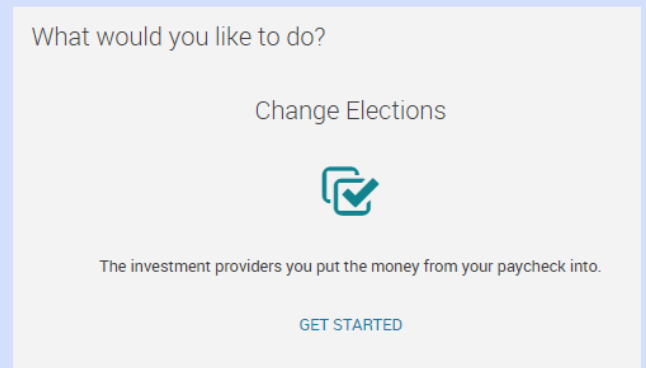
1. Click on the **INITIATE REQUESTS** tab.
2. From the drop-down menu that appears, select **CHANGE ELECTIONS/MANAGE INVESTMENTS**. The “Change Elections/Manage Investments” window will open.
3. Click on **GET STARTED** under the Change Elections section.
4. A link is also provided to open up a fill-able PDF version of the Salary Reduction Agreement (SRA) form. Use your browser’s “print” function to print the fill-able PDF version of the SRA form.

Step 3: Enter Your Transaction Details

1. Select an Effective Date for the Salary Reduction change, if applicable. This box will default to the current day.
2. Expand the contribution **SOURCES** you wish to update.
3. Select the method of contributions to enter: **DOLLAR** or **PERCENT** (as available under your plan)
4. In the “**NEW ELECTION**” column, enter:
 - The new amount you want deducted from your paycheck each pay period by Investment Provider.
 - A zero for any Investment Provider(s) you do not wish to contribute to.

For assistance in determining how much to contribute and the impact it can have on your paycheck and your retirement savings, go to www.planconnect.com to use our tools and calculators.

5. Check the “**INCLUDE**” box next to each source updated.
6. Check the box that says “**I AUTHORIZE THIS INVESTMENT ELECTION CHANGES**” for each source updated.
7. Select **NEXT**.

A screenshot of a form titled 'Employee Pre-Tax Deferral'. At the top, there is an 'Effective date' field with '01/28/2015' and a calendar icon. Below that, there is a section for 'Employee Pre-Tax Deferral' with an 'Include' checkbox. Underneath, there is a 'Contribution method' dropdown menu set to 'Dollar'. The main part of the form is a table with three columns: 'Investment Provider', 'Current Election', and 'New Election'. The table lists four providers: DEMO-Future Company, DEMO-Sunshine Investments, DEMO-Fortyfour Life Co, and DEMO-EarnMoney Group. Each row has a 'Current Election' of '\$0.00' and a 'New Election' of '\$0.00'. A 'TOTAL ALLOCATION' row at the bottom shows '\$0.00' for both columns. Below the table, there is a section for 'Employee Roth Deferral' with an 'Include' checkbox and a checkbox for 'I authorize this investment election change'. At the bottom, there are 'CANCEL' and 'NEXT' buttons.

Step 4: Complete Your Transaction

Verify the Transaction You've Requested

1. Read the [TERMS AND CONDITIONS](#) link provided on the verification screen.
2. Verify that all the information you entered is correct.
3. Select [SUBMIT](#).

Print the Confirmation Page

1. Print the Confirmation Screen for your records.
2. Once PlanConnect® has received the updated information, you will receive an email confirmation that your request was processed.
3. PlanConnect will notify your Payroll Department and/or Payroll Administrator to process the change in their payroll system.

If you would like a paper copy for your records, please follow the instructions below:

3. To view/print the Salary Reduction Confirmation from your online account, click on the [TOOLS](#) tab.
4. From the drop-down menu that appears, select [REPORTS](#). The "Reports" window will open.
5. Click on [403\(b\) SRA Confirmation](#) with the applicable date, or the Adobe icon in the left-hand column next to it.*
6. Print out a copy of the revised Salary Reduction Agreement and retain for your records.

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](#).

PLANCONNECT® 403(b) Salary Reduction Agreement Terms and Conditions

I authorize my employer to make the changes as designated through this online request. I understand that this online request 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 or my Investment Provider elections at any time during the year.

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 about this year's Federal Contribution Limits, go to [www.planconnect.com/limits](#). These limits may be indexed annually in \$500 increments 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 this limit.

Confirmation Number: 953

Elections Confirmation

Effective date
01/28/2016

Employee Pre-Tax Deferral

Investment Provider	Current Election	New Election
DEMO-Sunshine Investments	\$0.00	\$10.00
DEMO-Foryour Life Co	\$0.00	\$0.00
TOTAL ALLOCATION	\$0.00	\$10.00

Name

Report Group: None

403(b) SRA Confirmation

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

Email us at:
support@planconnect.com

Call us at:
800-923-6669

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

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How to Update My Personal Information



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Important Information — Read This First!

Why Should I Update My Personal Information?

You should update your personal information if you:

- Change your name
- Have a new address
- Get a new phone number
- Change email addresses
- Would like to change your contact information

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 need additional assistance, please contact PlanConnect® using the contact information listed on the last page.

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

Important Information — Read This First!

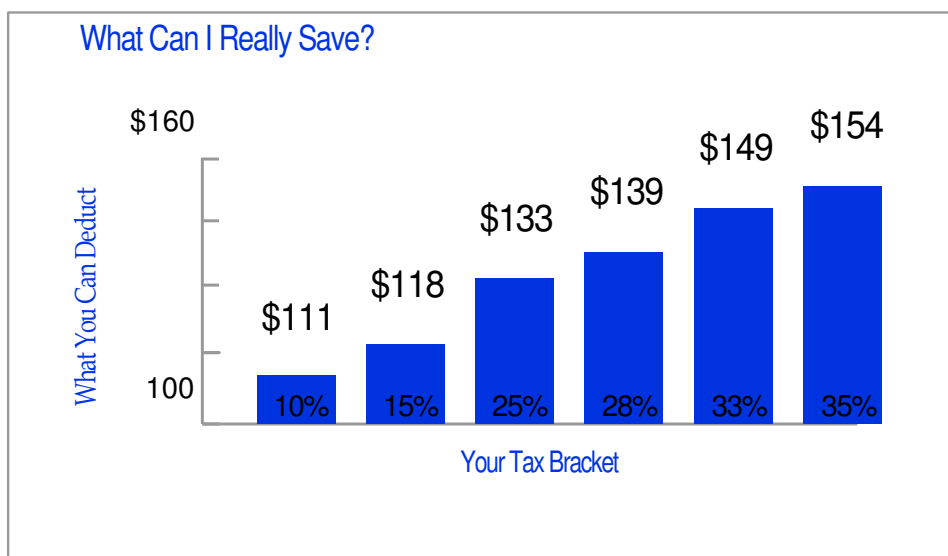
Why Should I Save for Retirement?

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.

What Should I Consider Before Changing How Much I Contribute?

Because your contributions are pre-tax deductions, they are taken from your gross wages. This reduces your 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 herein, 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.

Updating Your Personal Information

Step 1: Connect to PlanConnect®

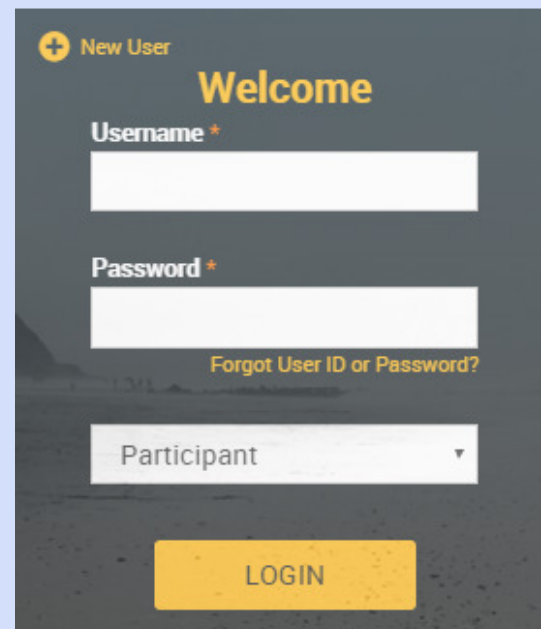
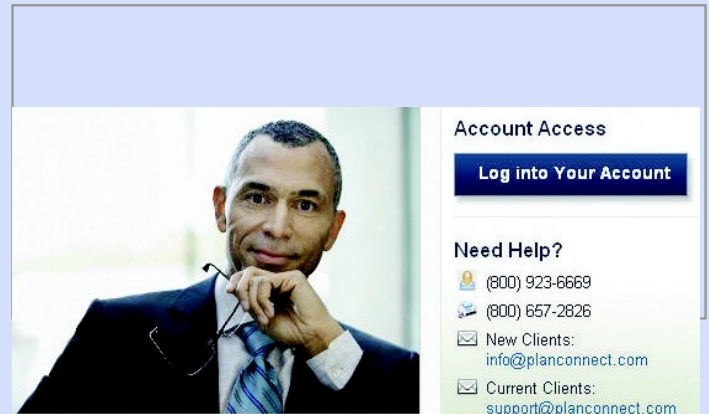
Go to the PlanConnect® Web Site

1. Open your web browser and go to www.planconnect.com.¹
2. Click on **LOG INTO YOUR ACCOUNT**.
3. The log-in window will open.

Log In to Your Account

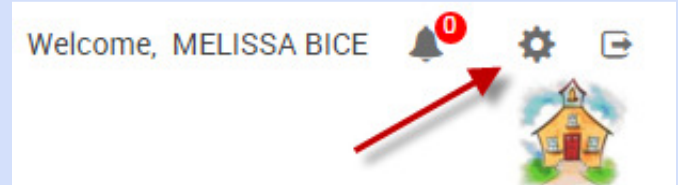
1. Enter your User ID.
If this is the first time you're logging in, you will be using your Social Security number.
2. Enter your Password.
If this is the first time you're logging in, use your date of birth in mmddyyyy order.
(e.g., July 20, 1987 would be 07201987.)
3. In the drop-down menu labeled "Select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

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Step 2: Access Your Personal Information

1. Click on the **GEAR ICON** at the top right of the screen.
2. From the drop-down menu that appears, select **PERSONAL INFORMATION**. The "Personal Information" window will open.
3. Click on the arrow under the applicable heading to expand the section you wish to update:
 - **GENERAL** – to update marital status, gender, and/or phone number information. Address change information must be made through your employer. If you are separated from service with the employer, contact PlanConnect to update your address.
 - **E-MAIL ADDRESSES** – to update a home or office e-mail address.
 - **SECURITY QUESTION** – to choose a security question and answer.



Edit Personal Information
* indicates a required field

Enter new or updated information below, then click on "Submit". You will be sent a confirmation email from PlanConnect within 24 hours.

General
Changes to this section must be made through your employer. If you are separated from service with the above employer, please contact PlanConnect to update this information.
>

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

Security Question
You are required to set up a security question and answer as an additional security step.
>

Step 3: Enter Your New Info


1. Enter the new information in the applicable field(s).
2. Click on the **SUBMIT** button.

Step 4: Look for Confirmation

1. You will receive a confirmation message on the screen that "Your changes have been saved".
2. You will also receive a confirmation by e-mail (if an active email address is on file) within an hour after your request has been received.

Dashboard Initiate Requests Performance Tools References

Edit Personal Information
* indicates a required field

 Your changes have been saved.

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

Email us at:
support@planconnect.com

Call us at:
800-923-6669

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