

Pine Tree Independent School District 2019 Universal Availability Notice

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) and 457(b) programs established and maintained for the benefit of Pine Tree Independent School District employees. The following information provides details of the Plan and outlines the procedures for enrollment.

Eligibility

All employees who are employed by Pine Tree Independent School District are eligible to participate in both the 403(b) and 457(b) Plans 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 or a 457(b) Plan that are deferred from your paycheck before federal income taxes are applied. State income taxes may or may not be applicable.

- For **2019**, you may defer from your wages, a maximum of \$19,000 to the 403(b) Plan and an **additional** \$19,000 to the 457(b) Plan unless you will reach 50 years of age during the year. In that case, you would be eligible to contribute an **additional** \$6,000 **to each** Plan. 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 and/or the 457(b) Plan must be made to an investment provider approved by Fairview Board of Education. **(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.

Other Employer Sponsored Retirement Plans

As stated above, Pine Tree Independent School District also offers a 457(b) Plan to all employees Pine Tree Independent School District as an added benefit. You are eligible upon date of hire and can contribute up to an additional \$19,000 (excluding 403(b) contributions). For 2019, you may defer an additional \$6,000 if you will be age 50 or older. For additional information please contact PenServ Plan Services, Inc

2019	403(b)	457(b)
Maximum annual contribution (to each Plan type)	\$19,000.00	\$19,000.00
Age 50 "Catch up" (additional contribution amount permitted)	\$6,000.00	\$6,000.00

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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 or Pine Tree Independent School District Benefit's 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.

Investment Provider Options

Provider Name	Product Type	Services Offered	Contact Information
American Funds – PenServ	Mutual Funds	403(b) only	Phone (800) 849-4001
Ameriprise Financial Services	Annuities	403(b) only	Phone (724) 434-1545 www.ameriprise.com
AXA – Equitable Life Insurance Company	Annuities	403(b) only	Phone (800) 628-6673 http://www.axaonline.com
Fidelity Security Life Insurance Company	Annuities	403(b) only	http://www.fslins.com
Great American Financial Resources	Annuities	403(b) only	Phone (800) 438-3398 http://www.greatamericaninsurancegroup.com Jason Hitch Phone (800) 438-3398 directconnectteam@gafri.com
Horace Mann Insurance Company	Annuities	403(b) only	Phone (800) 999-1030 https://www.horacemann.com
Industrial Alliance Pacific	Annuities	403(b) only	Phone (888) 681-9201 www.iaplif.com
Jefferson National Life Insurance Company	Annuities	403(b) only	http://www.jeffnat.com
Life Insurance Company of the Southwest	Annuities	403(b) and 457(b)	Phone (800) 543-3794 www.lifeofsw.com
Lincoln National Life Insurance Company	Annuities	403(b) only	Phone (800) 454-6265 http://www.lfg.com
Security Benefit	Annuities	457(b) only	Phone (800) 888-2461 http://www.securitybenefit.com
Vanguard Investments	Mutual Funds	403(b) only	Phone (800) 962-5068 http://retirementplans.vanguard.com
Variable Annuity Life Insurance Company (VALIC)	Annuities	403(b) only	Phone (800) 448-2542 www.aigvalic.com
Waddell & Reed	Annuities	403(b) only	Phone (214) 526-3355 http://www.waddell.com

Third Party Administrator

PenServ Plan Services, Inc.
Plan Record-keeper
Phone (800) 849-4001
www.penserv.com
Email: 403badministration@penserv.com

Employer Benefits Administrator

Pine Tree Independent School District
Kristin Byrd
Phone (903) 295-5000 ext. 107
Email: kbyrd@ptisd.org

Plan Web Site is available at:

www.penserv.com

Select: Login to Your Account