

**ANNUAL MEANINGFUL NOTICE**  
**February 1, 2019**  
**ROGERS SCHOOL DISTRICT**

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**To:** All Employees  
**From:** Dr. Marlin Berry, Superintendent  
**RE:** Annual Notice Regarding Participation in Our NON-ERISA 403(b) and/or 457(b) Governmental Plans

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**Who is Eligible**

You are eligible to participate in the plan if you are an employee of the Rogers School District

**You are not eligible to participate if any of the following apply:**

- You are not willing to enter into a salary reduction agreement to make elective deferrals of at least \$200 per year
- You are a student-teacher, a person providing service as a teacher's aid on a temporary basis while attending a school, college or university.

**Enrolling in the Plan**

**When can I enroll?**

You can enroll in the plan at any time

**How do I enroll?**

You must complete an annuity application or a custodial account application which can be obtained from the representative of the Investment Provider you select. You will also need to complete a salary reduction agreement which will be provided to you by the representative you have selected. A list of approved providers and/or custodial accounts is available from your benefits office or by contacting the TPA at 479-521-2912 or 800-366-9322.

Once you have established your account a copy of the salary reduction agreement should be sent to the TPA, Associated Insurance Services Inc., 530 N College, Fayetteville, AR 72701 for approval. Once the form has been approved the TPA will provide a copy to the Human Resource department.

**Contributions to the Plan**

**What type of contributions can I make to the plan?**

The plan accepts pre-tax salary deferral contributions

**How much can I contribute to the plan?**

The IRS limits the annual contributions you can make to a 403(b) plan. For 2019 the limit is \$19,000 for participants under age 50 and \$25,000 for participants who become age 50 or older during the calendar year. Certain employees with at least 15 years of service may be eligible for an additional \$3,000 catch-up contribution. You should check with your tax advisor and your investment provider to determine if this applies to you. In addition, if you are making pre-tax salary deferral contributions to another 403(b), 401(k), Simple IRA, or SARSEP plan, the total you can contribute to all plans combined are the amount indicated above.

**How can I change the amount of my contributions or stop contributions to the plan?**

You can make a change in or stop your contributions at any time. You will need to complete a new salary reduction form and provide it to the TPA, Associated Insurance Services Inc., 530 N College, Fayetteville, AR 72701. Once the transaction has been approved the TPA will provide the Human Resource department with a copy.

American Fidelity-Deactivated	Signed ISA – Will not pay any fees
Ameritas-Deactivated	Signed ISA—Will pay the \$2.00 Participation fee.
Jackson National Life Non-ERISA 403(b) Non-ERISA Governmental 457(b)	Signed ISA—Will pay their proportionate share of the plan document fee, the annual \$100.00 vendor fee and the \$2.00 participation fee.
MetLife-Deactivated	Signed ISA—Will not pay any fees
Security Benefit-Deactivated	Singed ISA – Will pay their proportionate share of the plan document fee, the annual \$100.00 vendor fee and the \$2.00 participation fee.
OppenheimerFunds Non-ERISA 403(b) Non-ERISA Governmental 457(b)	Signed ISA – Do not have confirmation on fees