

THE CREEK

INDIAN CREEK SCHOOLS

Nineveh-Hensley-Jackson United School Corporation

802 South Indian Creek Drive | Trafalgar, IN 46181

317-878-2100 (p) | 317-878-2109 (f) | www.indiancreekschools.com

403(b) PLAN ELIGIBILITY ANNOUNCEMENT TO EMPLOYEES

All Eligible NHJ Employees:

In compliance with Internal Revenue Service (“IRS”) Universal Availability requirements, we are pleased to offer eligible employees the opportunity to voluntarily save for retirement by participating in the 403(b) Plan (“the Plan”). All employees who receive compensation reportable on an IRS Form W-2 are eligible to participate in the Plan, except for those who are specifically excluded by the Plan.

If eligible, you may participate in this Plan by establishing a 403(b) account with one of the Plan’s approved Investment Providers and completing a salary reduction agreement to make pre-tax contributions or (if permitted by the Plan) Roth 403(b) after-tax contributions.

Generally, salary reduction contributions can be made in an amount up to the lesser of 100% of includable compensation or the annual limitations set by the [IRS](#). To determine the amount of additional catch-up, a Maximum Allowable Contribution (MAC) worksheet must be completed with your sales agent and returned to the payroll department along with a completed salary reduction agreement for approval.

Please be aware that if you participate in more than one 403(b) Plan or another qualified Plan such as a 401(k), you will be responsible for tracking and reporting the amount of your total contributions to the school district so you do not exceed the annual contribution limitation as permitted by the IRS.

By electing to participate in the Plan, you are acknowledging and agreeing to abide by the Plan’s rules and all IRS regulations related to 403(b) Plans. To learn more about the 403(b) Plan, you may contact our administrative services provider, AFPlanServ, by calling 866-560-6415 or by sending an email to WG-Annuity-AF-PlanServ@americanfidelity.com.

This Notice of Eligibility is part of the Nineveh-Hensley-Jackson United School Corporation’s initiative to notify every employee of his or her eligibility to participate in the employer’s 403(b) program. Please consider this as official notice from the district that you are eligible to participate in the district’s 403(b) program. **For information about specific 403(b) investment products offered by each of our Plan’s approved Providers, it will be your responsibility to contact each company directly.**

While your participation is optional, we encourage you to consider participating in this benefit program.

American Fidelity Assurance

Horace Mann

MetLife

Annuities

Ron Wallman

Lottie Barcus

800-662-1106

317-885-9859

765-720-7786

Please be sure to consult with your legal or tax advisor before participating in the 403(b) Plan. AFPlanServ® does not provide tax or legal advice.