



To: Employees of Lodi Unified School District
From: Lodi Unified School District
Subject: 2018 Voluntary 403(b), 457 Plan Eligibility, Roth 403b (after tax plan)

As an employee of the Lodi Unified School District you are eligible to participate in the Employer's 403(b), 457 or Roth Plan. Participation in any of these Plans is voluntary and allows you to contribute pre-tax dollars and after tax dollars, taken directly from your paycheck, into a retirement account with an Investment Provider of your choice (*Investment Provider must be available within the Employer's 403(b)/457/Roth Plans*). To begin contributing to a 403b/ROTH/457, an account MUST be set up.

How to Participate:

Employees can begin and stop participating in the 403(b), 457 or Roth Plan at any time by submitting a Salary Amendment Agreement form (SAA) which can be found on www.lodiusd.net (click-departments, click-payroll, click- Tax Sheltered Annuities). Alternately, you may pick up a form in the Payroll Department. Once you have selected an Investment Provider and opened an account, return the completed and signed SAA form to your Payroll Department to begin contributing.

Finding an Available Provider:

Employees can work with a financial advisor of their choice, or with no advisor depending on the Investment Provider they select. Contact the Provider (or the advisor) you wish to work with and obtain a 403(b), 457 or Roth enrollment form. Available Investment Providers can be found on these websites:

For 403(b) or Roth and 457 plans: www.403bcompare.com

For CALSTRS Pension2 457 plan: <http://www.voyadelivers.com/calstrs/ebook/page1.php>

- [Request more information on CalSTRS Pension 2](#)

How Much Can Be Contributed:

Normal' Contribution Limits	\$18,500.00
Additional Age Related Catch-Up Amount	\$ 6,000.00
Additional 402(g) 'Life-time' Contribution Amount	Additional Amount Varies*

**advisor counseling may be beneficial*

This Plan is administered through the Lodi Unified School District Plan Administrators,
The TDS Group
Attn: Account Management
6939 Sunrise Blvd, Suite 209
Citrus Heights, CA 95610
Phone: (866) 446-1072/Fax: (916) 221-5040
Email: planadministrator@tdsgroup.org

CALSTRS PENSION 2
1-800-353-2060