

To all Everman ISD employees:

First Financial Administrators, Inc. is our employer's 403(b) administrator and they have provided the attached information about the 403(b) plan.

As the new school year has begun, we would like to provide you with some details on saving for your retirement. Please see the attached [403\(b\) FAQ](#) and [Newsletter](#) Handouts that provides you reasons to consider a 403(b) plan.

Saving for retirement has never been easier: you elect the authorized provider in the plan that you want to contribute to and establish an account with an agent, then you elect the amount and the date to start by submitting a [Salary Reduction Agreement](#). Contributions can start and stop anytime throughout the year. Please take one minute to view this [403\(b\) video](#).

Universal Availability Notice: First Financial Administrators, Inc. is also pleased to present your [Universal Availability Notice](#) for use by employers that sponsor 403(b) plans. The IRS Universal Availability requires all employees the opportunity to contribute to a 403(b) plan regardless of hours worked.

Please refer to our website address www.ffga.com (Hover over Login and select [Retirement Plan Information](#) and search by Everman ISD) for all of your plan information such as: plans offered, approved vendors, summary of options, due dates, forms, your rules for solicitation and your Retirement Services department number and email.

Thank you for providing First Financial Administrators, Inc. with the opportunity to be of service to you.

If you have any questions, please contact your Retirement Specialist at 1-800-523-8422, option 2.

Ryan Hancock, Account Manager

First Financial Group of America

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EVERMAN ISD EMPLOYEE BENEFITS CENTER

Your benefits guide Link below

<https://ffbenefits.ffga.com/evermanisd/403b-retirement-plan/>