Kilgore Independent School District 403(b) Plan
Universal Availability Notice

To: All Employees of Kilgore 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) program established and maintained for the benefit of our employees. The following information provides details of the Plan and outlines the procedures for enrollment.

Eligibility

All employees of the Employer are eligible to participate in the plan.

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 that are deferred from your paycheck before federal income taxes are applied. State income taxes may or may not be applicable.

Roth Salary Deferrals. These amounts are also deferred from your paycheck, but are subject to federal and state income taxes. When you withdraw monies, however, the funds may be excluded from taxation. Special rules apply to Roth contributions and you should contact your tax advisor before electing this option.

- For **2025**, you may defer from your wages, a maximum of $23,500 to all 403(b) and 401(k) plans unless you will reach 50 years of age during the year. In that case, you would be eligible to contribute an additional $7,500. Deferrals may not exceed 100% of your wages.

Rollovers. You may be able to rollover funds you received as an eligible rollover distribution from another employer's plan. Before you can complete a rollover into this Plan, you must first receive an acceptance authorization before the monies can be applied to your account.

Limitation on Aggregate Annual Additions Notice

Your Elective Deferrals may not exceed contribution limits as determined by Applicable Law. There may be excess contributions to your 403(b) if you own more than 50% ("control") of another business and maintain a retirement plan for that business. In such event, the maximum contribution to all plans you control and your 403(b) accounts or annuities may not exceed IRC Section 415 limits for the year, plus the age 50 catch-up limit, if applicable. Your Employer is responsible for knowing you may control another business. You must notify your Employer that you have control of another business to ensure you have not exceeded this limit. If there is an excess between multiple plans, the excess must be removed from the 403(b).

Plan Investment Options

Your contributions to the 403(b) Plan must be made to an approved investment provider.

NOTE: Before enrolling in the Plan, you MUST first establish an account with one of the Providers listed in this Notice. If a valid contract or account number has not been received by PenServ prior to receipt of a salary deferral, the contribution will be returned to your Employer.

Once an investment contract is executed, a Salary Reduction Agreement that includes the Contract Number should be completed and submitted to your benefits representative or PenServ Plan Services, Inc., as instructed in your 403(b) Enrollment Guide.

Assistance

You may join the Plan or receive assistance by first contacting your Employer's Benefit Representative, the Plan's Third Party Administrator or one of the Investment Companies listed below. Additional information on Plan options is available by contacting PenServ Plan Services, Inc. at (800) 849-4001 or from the Plan's web site.

Investment Provider Options

Provider and Product Name	Product Type	Contact
Ameriprise Financial Services	Annuities	Phone (800) 862-7919 http://www.ameriprise.com
Brighthouse Life Insurance Company	Annuities	Phone (800) 882-1292 www.brighthousefinancial.com
Equitable	Annuities	Phone (800) 628-6673 www.equitable.com
Federated Funds	Mutual Funds	Phone (800) 341-7400 https://www.federatedinvestors.com/
Horace Mann Insurance Co	Annuities	Phone (800) 999-1030 www.horacemann.com
Industrial Alliance Financial Group	Annuities	Phone (800) 463-6236 www.iapacific.com
Invesco Investment Services, Inc	Mutual Funds	Phone (800) 959-4246 www.invesco.com
MetLife	Annuities	Phone (800) 638-5433 http://www.metlife.com
MG Trust - PenServ Plan Services - American Funds	Mutual Funds	Phone (800) 849-4001 www.penserv.com
Modern Woodmen of America	Annuities	Phone (309) 558-3077 http://www.modern-woodmen.org/Public

National Life Group	Annuities	Phone (800) 543-3794 https://www.nationallife.com
Nationwide Advisory Solutions	Annuities	Phone (800) 667-0564 www.nationwideadvisory.com
PlanMember Services	Annuities	Phone (800) 874-6910 www.planmember.com
ReliaStar Life Insurance Company	Annuities	Phone (800) 584-6001 http://www.voyaretirementplans.com

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

Plan Web Site is available at:
www.penserv.com
Select: Login to Your Account

Employer Benefits Administrator
Kilgore Independent School District
Trish Hall
Chief Financial Officer
Phone (903) 988-3900
Email: thall@kisd.org

Employer Benefits Administrator
Kilgore Independent School District
Amy Broaddus
Human Resources Director
Phone (903) 988-3900
Email: abroaddus@kisd.org