Richland School District No. 400 403(b) Plan
Universal Availability Notice

To: **All Employees of Richland School District No. 400**

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.

- For **2025**, you may defer from your wages, a maximum of $23,500 to the 403(b) Plan and an **additional** $23,500 to the 457(b) Plan unless you reach 50 years of age during the year. In that case, you would be eligible to contribute an **additional** $7,500 **to each** Plan. If you are between the ages of 60 and 63 during a calendar year, the Age related catch-up is increased to a new limit. During 2025 that amount is $11,250. Deferrals may not exceed 100% of your wages.

Employer Contributions. The Plan also allows your Employer to make contributions to the Plan on your behalf.

Employer Matching Contributions. The Plan also allows your employer to make matching contributions to the Plan on your behalf.

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.

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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.

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

Employer Benefits Administrator
Richland School District No. 400
Amy Tycksen
Phone (509) 967-6020
Email: amy.tycksen@rsd.edu

Investment Provider Options

Provider and Product Name	Product Type	Contact
American Funds Capital Bank & Trust Vendor Plan Number: 787877322	Annuities /Mutual Funds	Phone (800) 421-4225 https://www.capitalgroup.com
Corebridge Financial fka AIG Retirement Vendor Plan Number: 210000129	Annuities	Phone (800) 448-2542 https://www.corebridgefinancial.com
Fidelity Investments Vendor Plan Number 55447 Online Enrollment: https://www.netbenefits.com/ready2enroll	Mutual Funds	**Self Direct Option (No Advisor)** Phone (800) 343-0860 https://www.fidlity.com **Advisor Assisted Option (Additional advisor Fee Apply)** Aaron Skloff Phone (908) 531-6422 askloff@skloff.com https://skloff.com
Fiduciary Trust Company of New Hampshire	Mutual Funds	Phone (877) 500-9590 https://www.fiduciary-trust.com/fiduciary-trust-new-england/
National Life Group Vendor Plan Number: 29RE	Annuities	Phone (800) 543-3794 https://www.nationallife.com
New York Life Vendor Plan Number: 94373	Annuities	Phone (800) 695-4785 https://www.newyorklife.com

Pacific Life Insurance	Annuities	Phone (800) 722-4448 https://wwwpacificlife.com
Reliastar Life Insurance Company Vendor Plan Number: GD59	Annuities	Phone (800) 584-6001 https://www.voyaretirementplans.com
Security Benefit Vendor Plan Number: 017894	Annuities	Phone (800) 888-2461 https://www.securitybenefit.com
Thrivent Financial	Annuities	Phone (800) 847-4836 https://www.thrivent.com
Vanguard Vendor Plan Number: 432039	Mutual Funds	Phone (800) 569-4903 https://www.vanguard403bservices.com/application