



**Plan to
enjoy your
retirement!**

Portland Public Schools

403(b) Retirement Plan



Portland Public Schools
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Portland, OR 97227
503-916-2000

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Your Future Begins Here



It's never too soon to begin planning for your retirement. The question is where to begin. This guide will help you get started in the right direction.

Easy Steps for Enrollment

- 1 **Provide Your Personal Information**
- 2 **Select your investment provider, contribution amount, and money**
- 3 **Review & Confirm Entries**

Portland Public Schools has considered the challenges employees face every day and has committed to helping you build a secure financial future by sponsoring a 403(b) retirement plan. This program offers several unique characteristics to allow you the greatest benefit for your retirement needs, including a choice of high quality investment options, salary deferral features and rollover contributions. These features are all available through a web-based program that allows you access to your account on a 24/7/365 basis.

Online enrollment in the Plan is easy. Specific steps to create secure access through the participant web portal are provided in this Enrollment and Web Access Guide. Follow the step-by-step instructions prompted on the Plan's website for selecting your beneficiaries, contributions, and investments from the list.

In addition to the web options, you may contact the Service Team we've organized to assist you with the management of your account.

This guide provides details of the options included in your Plan, as well as guidance in creating and using the online portal, navigating the website, and developing an investment strategy best suited for your individual needs.

To begin enrollment, go to page four.



Need Help?

PenServ Plan Services, Inc.
P O Box 3109
West Columbia, SC 29171

p: (800) 849-4001
l: (503) 444-3054
f: (803) 791-5925
e. service@penserv.com
w. www.penserv.com

Online Enrollment

Set up your retirement account when it's convenient for you. We've provided the necessary information to activate your account and a step-by-step overview for establishing your account.

First-Time Access

First-time registration access to the Participant Plan Portal will need the following information.

Plan Website URL:
www.penserv.com/login

Choose Login Setting:
New Participant

Your Plan Access Code:
ptps4692

Verify Your Identity:
Enter your SSN

To Enroll Online You Need



Computer or Mobile Device with access to the internet.



Required

A mobile phone number (for text MFA) and email address for communications about your account



Getting Started

Account Activation and Personal Information

With the **First-Time Access** information, you will activate your retirement account. The first step is to provide the necessary personal information to service your account effectively and securely. This includes setting up a Username and Password, Security Questions and Contact preferences. Please use a personal mobile number and email address. *Your information is secured and should not be shared. Anyone with this information can access your account.*

Items marked with an asterisk (*) must be completed before you can proceed to the next step.

Establish your username *

TestEmployee35
(alphanumeric digits, case-sensitive, 6-12 characters in length)

Establish your password * Re-enter password *

Remember your Username and Password. You will need them to access your account via the plan website in the future.

Security Questions and Answers

In the event that you lose your Password, please set up the answer to your "Lost Password" verification question.

Verification question * Verification answer *

What is the name of your favorite childhood friend? Sample

Verification question * Verification answer *

What was your favorite sport in high school? Sample

Country Code Home phone Receives text messages

+1 (800) 313-2087 ☒ Yes ☐ No

Country Code Office phone Ext. Receives text messages

+1 (800) 791-4923 ☐ Yes ☐ No

Country Code Other phone Receives text messages

+1 (800) 822-1819 ☐ Yes ☐ No

Email

Your email address will be used when a transaction confirmation is generated from your account or if we need to communicate instructions relating to the lost password recovery process. This information will not be used for any other purpose and will not be shared with any other person or entity. [Privacy Policy](#)

Home Confirm home email address

personal@mail.com personal@mail.com

Office Confirm office email address

testemployee@company.com testemployee@company.com

Other Confirm other email address

Where would you like your e-mail communications sent? * ☒ Home ☐ Office ☐ Other

Setting Up Your Account

Step 1 Enter your personal Information

Items marked with an asterisk (*) must be completed before you can proceed to the next step.

Username Information: This information is used to access your account, direct transactions and invest your contributions. The system is designed to protect your personal information; the codes you enter here should not be shared with another individual. For security purposes, you may not use sequential numbers or letters (i.e. 123 or abc), your name, Social Security Number, or symbols (i.e. @, !, &).

Verification Question: This code is used as an identifier in case you forget your account password or need assistance from a participant services representative.

Email Address: Required for communication purposes and notification of changes applied to your account.

Step 2 Select Investments for your new contributions

The investment elections you enter will be applied to the Money Source you selected. Please note that once you have completed the enrollment process, you can always change your investment elections.

Step 3 Review and confirm your entries.

Please review the information you provided for the Plan. Be certain you check the entries carefully; the data will be used to establish permanent plan records and access to your account.

PROTECTING YOUR FUTURE

Multi-Factor Authentication

PenServ is committed to protecting your information. MFA adds an extra layer of security to keep your account safe.

Enabling Multi-Factor Authentication

Multi-Factor Authentication (MFA) is a mandatory step for accessing your account. It is automatically enabled once the enrollment process is complete.

Personal Information Is Required

During enrollment, please provide a personal mobile number and email address in the Personal Information section. Select the number(s) and email address to receive communications, such as One Time Pin (OTP) notifications. **It is important not to use employer numbers or email accounts. See the sample enrollment screen as a guide.**

Accessing Your Account with MFA

Once you have completed the enrollment process, the following steps will be required to access your account.

- Enter your Username and Password in the login window.
- Select the Delivery Method for the OTP.
- Choose how to receive the PIN code.

Only the number(s) and email address selected for communications can receive the One-Time PIN code.

When the OTP code arrives, type the code in the OTP field (as shown). Important tips to remember:

- Copy and paste function will not place the PIN code.
- The verification timer expires in 60 seconds.
- The OTP code is valid for 5 minutes.
- If the verification timer expires, the OTP code remains valid for a second attempt within 4 minutes.
- If 5 minutes pass, click Resend PIN located under the field.

Tips for Protecting Your Account

Review these tips for accessing your account safely.

- Keep your personal contact information up to date.
- Never use unsecured or free WiFi networks (e.g., airports).
- Use your personal computer/mobile device.
- Use Antivirus software to protect your devices.
- Beware of phishing scams. PenServ will never contact you and ask for your access information or SSN.

Personal Information and Communication Preferences

Country Code	Home phone	Receives text messages
+1	(803) 528-7149	☒ Yes ☐ No
Country Code	Office phone	Receives text messages
+1	(803) 354-5068 Ext.	☐ Yes ☒ No
Country Code	Other phone	Receives text messages
+1	(803) 240-0000	☐ Yes ☒ No
Email		
Your email address will be used when a transaction confirmation is generated from your account or if we need to communicate instructions relating to the lost password recovery process. This information will not be used for any other purpose and will not be shared with any other person or entity. Privacy Policy		
Home	Confirm home email address	
TestEmployee35@personalemail.com	TestEmployee35@personalemail.com	
Office	Confirm office email address	
TestEmployee@company.com	TestEmployee@company.com	
Other	Confirm other email address	
TestSpouse@personalemail.com	TestSpouse@personalemail.com	
Where would you like your e-mail communications sent? ☒ Home ☐ Office ☐ Other		
*Note: The information you have entered will not be retained if you cancel or close your browser before all steps of the enrollment process have been completed. Your instructions will be saved to your account when you receive notification that your enrollment is confirmed.		

Select OTP Deliver Method and How To Receive It

One-Time PIN Required

Additional authentication is necessary to continue the login process. Select the delivery method of your One-Time PIN below and continue to the next step.

Select Delivery Method:

☒ (803)5**-***9
(803)3**-***8
(803)2**-***2
t*****@personalemail.com

☒ Receive PIN by text ☐ Receive PIN by voice call

It is important to update your account with any changes in your mobile phone number or e-mail address. Messages & Data rates may apply.

Enter The OTP In The Verification Window

One-Time PIN Required

Additional authentication is necessary to continue the login process. A One-Time PIN has been sent to the phone you have on file: (803)5**-***9. Retrieve your pin and enter it below.

One Time Pin:

Resend PIN (Link will be enabled in 17 seconds)

Device Registration: ☐ Do not remember this device. ☒ Remember this device. This is my computer or mobile that I use regularly.

Note: In order to receive your One-Time PIN, it is important to update your account with any changes in your mobile phone number or e-mail. Phone number should be capable of receiving texts. Messages & Data rates may apply.

Common Terms

Contribution Limits

Each year, the IRS announces the amount individuals may contribute under all salary deferral arrangements. Updates to these limits are available from the Plan website

Rollovers

You may also rollover an eligible rollover distribution into the Portland Public Schools 403(b) Plan. Before you can complete an incoming rollover to this Plan, however, you must first receive an approval for the monies to be applied to your account. A PenServ representative will be able to assist you in this process.

Enrollment Guidelines

The amount you elect to defer will be deducted from your pay in accordance with the procedures included with this Enrollment Guide (see Plan Highlights). Such election will be effective as soon as administratively feasible after it is received by your payroll administrator and will remain in effect until you enter an election to modify or terminate your previous instruction. Changes to deferral amounts received at least five business days prior to a pay day will be applied to your next pay, but in any case, as soon as administratively feasible.

Distributions

Participants who are eligible for a distribution from the Plan should complete an application and submit the form to the Plan Administrator for approval. Distributions that meet IRS requirements for payment are generally processed within 2 business days from receipt of an approved application in good order.

Participant Loans

If an employee meets certain requirements, the program offers the option to receive a loan from the Plan. Issuance of a new loan is contingent on receipt of information from current and prior investment providers. Loan requests that meet IRS requirements are generally approved within 3 business days from receipt of information required from investment providers. Please allow sufficient time for vendors to respond with required information. Loans must be repaid or the outstanding balance may become taxable upon default and future loans may be prohibited until repayment.

Note: Check with your investment provider to determine if loans are permitted from your vendor account.

Earnings or Losses

When you direct investments, your accounts are segregated for purposes of determining the earnings or losses on those funds. You should remember that the benefits you receive from the Plan will depend in part on your decisions. Gains, as well as losses, can occur and neither the Employer, the Plan Administrator, nor the Trustee is able to provide investment advice or guarantee the performance of any investment you choose. Periodically, you'll receive a benefit statement that provides information on your account balance and the investment returns. You should review your statement carefully and notify PenServ of any errors within 30 days after the statement is provided or made available through the website.

Your Plan Overview



The Plan is designed to provide options for eligible employees to easily attain their retirement plan goals.

Contribution Types

Contributions to your Plan may come from numerous sources:

Pre-Tax Salary Deferrals

As a participant under the Plan, you may elect to contribute a specific dollar amount or a percentage of your wages. These contributions are made on a pre-tax basis. When you receive a distribution of your benefits, the entire balance will be taxable.

Roth Salary Deferrals

You may also make Roth after-tax contributions to your account. If you meet certain requirements, distributions from the Plan, including earnings on your contributions will be made tax free.

Age 50 Catch-Up Contributions

If you are at least age 50 or will attain age 50 before the end of the calendar year, you may defer an additional amount (called a "catch-up contribution") to your Plan.

Age 60-63 Catch-Up Contributions

If you are between the ages of 60 and 63 during a calendar year, the Age related catch-up is increase to a new limit. During 2025 that amount is \$11,250



What Is Pre-Tax?

When funds are contributed on a Pre-Tax basis, your current year taxable income is reduced by the amount you contribute before federal income taxes are applied.

Later when you receive distributions, you will be responsible for paying taxes on the deferrals and earnings.

Plan Highlights



A number of documents, policies, and procedures control the provisions of your Plan. This Guide is a summary of the more important elements of the program and may be subject to further interpretation. Other features and restrictions may be applied and controlled by the Plan document. If you have further questions, please refer to the Forms page of the Plan web portal at www.penserv.com.

Eligible Employees	All employees are eligible to make Pre-Tax or Roth Elective Deferrals.
Entry Date	You may enter the Plan Immediately upon completing the enrollment requirements for the Plan.
Compensation	Contributions to the Plan are based on qualifying W2 wages plus your 403(b) plan deferrals while you are a Participant.
Elective Deferrals	Participants may defer the maximum permitted by IRS regulations. This limit may change periodically. The latest limits are available on the PenServ website under the forms tab. Participants who will attain age 50 or who are age 60-63 in a Plan Year may defer an additional amount under the Age related catch-up provisions.
Enrolling in the Plan	To enroll in the Plan, follow the instructions included in this Guide. All required Plan data must be entered and saved to the system. Once you've completed your enrollment, the website at www.penserv.com is available to enter changes and manage your account. Contributions will begin as soon as administratively feasible.
Distributions	In-Service distributions may be made upon attainment of age 59 ½. Termination distributions may be made after the termination date is applied by your Employer and your last deferral has been applied to the Plan. Other payment options may be available.

Vendor Options

The 403(b) Plan is offered to Portland Public Schools/SD No. 1J, Multnomah Co, OR employees as an opportunity to supplement their retirement program with salary deferrals contributed to a choice of annuity contracts or mutual fund products.

Enrolling in the 403(b) Plan is a two-step process

Step 1: Review the list of available investment providers and select an active vendor from the list below. If you do not currently have an account with the vendor you selected, contact a representative to assist you with the documentation required to establish an account with the investment company.

Step 2: Enroll in the Plan. Elect a salary deferral amount and designate your selected vendor using the enrollment steps provided in this guide. Failure to establish a contract or custodial account of an approved vendor may delay or prevent timely investment of your contributions.

The following investment providers have been approved by your employer. Contributions cannot be accepted by any other company.

Vendor	Investment Company Contact
American Funds Capital Bank & Trust Plan Number: 214271841, 228213922	Phone (800) 421-4225 https://www.capitalgroup.com Bryce Anderson Phone: (503) 788-4300 banderson@lpl.com Nick Anderson Phone: (503) 788-4303 nick.anderson@lpl.com Christy Aleckson Phone: (503) 350-2321 christy@singlepointadvisors.com Jared Virtue Phone: (503) 798-9262 jared.virtue@nm.com Mike Patterson Phone: (503) 452-0913 mikep@theguidancegroup.com
Ameriprise Financial Services Plan ID: 7272	Phone: (800) 862-7919 https://www.amerprise.com Andrew Polack Phone: (503) 473-8180 andrew.d.pollack@ampf.com Shane Weisman Phone: (360) 713-5494 shane.b.weisman@ampf.com
Corebridge Financial fka AIG Retirement Plan ID: 01535 <i>Roth Accounts Available</i>	Phone: (800) 448-2542 https://www.corebridgefinancial.com George Kimble Phone: (503) 276-1406 george.kimble@corebridgefinancial.com Jay Edwards Phone: (503) 276-1400 jay.edwards@corebridgefinancial.com

Vendor Options (continued)

Vendor	Investment Company Contact
Equitable Plan ID: 008974 <i>Roth Accounts Available</i>	Phone: (800) 628-6673 https://www.equitable.com Graham Porozni Phone: (503) 244-1155 grahm@illuminatefg.com James Meurer Phone: (503) 244-1155 james.meurer@equitable.com
Fidelity Investments Plan ID: 52099 <i>Roth Accounts Available</i> Online Enrollment: www.netbenefits.com/ready2enroll	Phone (800) 343-0860 https://nb.fidelity.com/public/nbpreloginnav/spa/fidelitywork/core/contactus
Fiduciary Trust Company of NH 403(b) Plan ID: T0027162	Phone (877) 500-9590 https://www.fiduciary-trust.com/fiduciary-trust-new-england/ Kim Dexter Phone: (971) 317-7016 kim@calibratewealth.com
Invesco Investment Services, Inc 403(b) Plan ID: 77257 <i>Roth Accounts Available</i>	Phone: (800) 959-4246 https://www.invesco.com
Lincoln Financial Group 403(b) Plan ID: GP40111 <i>Roth Accounts Available</i>	Phone (877) 275-5462 https://www.lincolffinancial.com/public/individuals/products/workplaceplan
MG Trust – Penselect 403(b) Plan ID: B250045 <i>Roth Accounts Available</i>	Phone: (803) 354-5003 https://www.penserv.com/penselect Robert Krage Phone: (503) 433-5885 robert.krage@ceterais.com Anna Pomykala Phone: (503) 447-3155 anna.pomykala@cetereainvestors.com

Vendor Options (continued)

Vendor	Investment Company Contact
MG Trust – VantagePlus 403(b) Plan ID: CCC236403VP <i>Roth Accounts Available</i>	Phone: (803) 354-5084 https://www.penserv.com/penselect
PlanMember Services Plan ID: 803007406 <i>Roth Accounts Available</i>	Phone: (800) 874-6910 https://www.planmember.com Nick Hankerson Phone: (503) 922-1282 nick@unitedfinancialnw.com Marc Byrd Phone: (503) 922-1282 Marc@unitedfinancialnw.com
Security Benefit Plan ID: B00236101 <i>Roth Accounts Available</i>	Phone: (800) 888-2461 https://www.securitybenefit.com Kleber Alves Phone: (206) 306-6760 kleber.alves@securitybenefit.com
Vanguard Investments Plan ID: 433803 <i>Roth Accounts Available</i>	Phone (800) 569-4903 https://investor.vanguard.com/accounts-plans/403b-plans
Voya Retirement Insurance and Annuity Company Plan ID: VT1157 <i>Roth Accounts Available</i> Online Enrollment: enroll.voya.com Access code: 045452	Phone: (888) 311-9487 https://www.voyaretirementplans.com Scott Wilson Phone: (503) 517-9363 swilson@voyafa.com Rolf Ellingsen Phone: (503) 688-1243 rolf.ellingsen@voyafa.com

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What Is A 403(b) PLAN ?

Advantages

Contributions are made through payroll deductions.

Participants may be eligible for the 15 Year Special Catch Up.

Multiple Investment Provider options available.

Participants over 50 may have the option to make catch-up contributions.

Investment options include both annuities and mutual funds. Contact your Financial Professional for additional information.

A 403(b) Plan refers to a retirement account designed for certain employees of public schools, state colleges and universities, church employees, tax-exempt 501(c)(3) organization employees, ministers and clergy members.

This plan type provides participants a way to save money for retirement through payroll deductions and take advantage of certain tax benefits. The plan has the same caps on yearly contributions that come with 401(k) plans. The plan also offers catch-up contributions for those age 50 and older.

The Plan offers two deferral options – Pre-Tax and Roth. However, not all employers allow employees access to the Roth option. With a traditional 403(b) plan, employees can elect to have pretax money deducted from each paycheck and placed into their personal retirement account. At the same time, the participant sees a reduced tax burden for that year. During retirement, income tax is due on withdrawals from the account.

A Roth 403(b) requires contributions be made after income taxes are paid. There is no immediate advantage, however, eligible withdrawals are tax free - including earnings. Generally, participants must wait at least five years since the first contribution was made and must be at least age 59 1/2.

While there are many advantages to this type of Plan, there are some disadvantages as well. A 403(b) may offer a narrower choice of investments where you can generally choose from annuity contracts and mutual fund custodial accounts. Other options, such as stocks and real estate investments are not allowed.

Funds withdrawn from a 403(b) Plan before age 59½ are subject to a 10% tax penalty, although you may avoid the penalty under certain circumstances.

It's Your Choice

When To Contribute

What Is A Pre-Tax Contribution?

A pre-tax contribution is made to your retirement account before any taxes withheld. Here's some things to consider:

- Pay no taxes on the contributions during the year it was earned.
- You can reduce your income tax burden for the current year.
- Income tax is owed on contributions and earnings when withdrawals take place.

What Is The Roth Option?

The Roth option is an after-tax contribution. Your contributions are subject to income tax before they are invested in your retirement account. Here's some things to consider:

- Pay income taxes now instead of later.
- Eligible withdrawals are generally tax-free.
- Roth consideration tip: Compare your current income tax bracket with the expected income tax bracket at retirement.

To learn more about the Roth Elective Deferral option, see the Pretax versus Roth Questions and Answers on the next page.



Pre-Tax vs. Roth Deferrals

Roth "Post-Tax" Elective Deferrals Q&A

If your plan permits you have the choice to make either Roth "post-tax" elective deferrals (also referred to as a 'designated Roth deferral') as well as regular "Pre-Tax" elective deferrals, you must complete a new Salary Reduction Agreement to request Roth deferrals in addition to or in lieu of "Pre-Tax" deferrals.

Although you may be eligible to have both Pre-Tax and/or Roth deferrals, the tax implications of each money source are very different. You should consult with a financial professional or a tax advisor if you are unsure as to which option is better for you.

What is a Roth Elective Deferral?	It is a retirement plan feature that allows a participant to make contributions with post-tax rather than Pre-Tax dollars. A Roth Elective Deferral contribution is treated in all respects as a salary reduction contribution or elective deferral, except that Roth Elective Deferral contributions do not reduce the participant's taxable wages. Due to the fact that Roth deferrals are always made with after-tax dollars, they are never taxed when withdrawn. Qualified distributions allow for the earnings to be tax free when withdrawn.
What is the difference between post-tax and pre-tax elective deferrals	Post-tax elective deferrals will not be taxed upon distribution. Additionally, if a distribution from a Roth Elective Deferral account meets certain requirements, the earnings are tax-free as well. The contributions and growth on pre-tax contributions will be taxed at the participant's income tax rate at the time of distribution.
Can my earnings on my Roth deferrals be withdrawn tax free?	Yes, if two requirements are met. (1) The Roth Deferral account must be in existence for 5 years. This 5-year aging begins with the first day of the year "for which" the contribution is made. For example, if you defer for the first time in December of 2017, your 5-year aging begins 1/1/2017. (2) You receive the distribution on account of: attainment of age 59 ½; death or disability. Note that the first time homebuyer exception which applies in the case of a Roth IRA distribution does not apply to Roth Deferral distributions.
What are the contribution limits of a Roth Elective Deferral for 2025?	The participant contribution limits for a Roth Elective Deferral are the same as a regular Pre-Tax contribution. For 2025, a participant can contribute up to \$23,500. For participants who will be age 50 on or before December 31, 2025, an additional "catch-up" contribution of \$7,500 is permitted.
Are there Adjusted Gross Income (AGI) limits for contributing to a Roth Elective Deferral Account?	No, unlike the Roth IRA, there are no AGI limits for eligibility to contribute to a Roth Elective Deferral account. All participants are eligible to make Roth Elective Deferral contributions regardless of their individual AGI.
Can I make Pre-Tax elective deferrals and Post-Tax Roth elective deferrals simultaneously?	Yes. Participants can elect to have some of their contributions designated as Pre-Tax elective deferrals and some as post-tax Roth elective deferrals. The sum of all participant elective deferrals cannot exceed \$23,500 for 2025 (\$31,000 if the participant is age 50 or over).
If I make Pre-Tax or Post-Tax Roth elective deferrals, can those contributions be changed?	Yes, but only prospectively, not retroactively. The election to treat contributions as pre-tax (traditional) or post-tax Roth elective deferrals applies with respect to each payroll and the election is irrevocable with respect to each payroll. You can change your election by completing a new Salary Reduction Agreement on the Change Date specified under the Plan.
Can I convert Pre-Tax monies to Roth Elective deferrals?	Yes. If the provision is allowed under your Employer's Plan Document, you may convert taxable money into Roth deferrals (referred to as an "IRR"). Converting your account may result in tax implications. Please consult your financial professional or tax advisor for additional information.

Why Save? for Retirement

Retirement Tips

Change your spending habits now to increase your contributions. You'll be surprised how much fast-food amounts to!

Learn about retirement savings options available to you. PenServ provides educational resources to guide you.

If you took out a hardship withdrawal, work to pay it back as soon as possible so it's there for retirement.

Work to reduce your debt through your working years so there are less financial burdens when you retire.

"Why save for retirement?" is the most commonly used statement by young adults along with an illusion of retirement being daily walks on a beach or relaxing in a mountain cottage overlooking a spectacular view. However, here's some realistic reasons why you should begin saving now for retirement.

People Are Living Longer.

On average, people are living healthier lifestyles and living longer. A longer life means you need more income during the retirement years. The earlier you begin, the more prepared you will be for the later years in life.

Adventure Makes Retirement Exciting.

This is the perfect opportunity to go after those experiences you dreamed of and visit the places you've seen photos of. With proper planning, you can go and do as you please rather than be hindered by financial stress.

Is Social Security Or A Pension Your Plan?

Retirement can provide low-cost medical coverage through Medicare and a monthly benefit check from Social Security. However, they most likely will not be enough to provide a comfortable retirement. A good retirement strategy can create a safety net for those times when the other just isn't enough.

The Future Is Filled With Obstacles

Every one experiences troubled moments in life. Sometimes, these moments can lead to hardships and financial burdens. Without the funds to meet those needs, these challenges can be more stressful during the retirement years.

Retirement Savings Creates Peace Of Mind

Starting today, adopt a mindset that no amount is too small to begin saving with. You'll place yourself in the best situation for the future by accumulating funds and gaining wealth for a comfortable retirement. Contributing early on can lead to substantial earnings and give you what you need to chase your retirement dreams.



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(803) 354-5068

www.penserv.com