Birmingham Community Charter High School District 403(b) Plan
Universal Availability Notice

To: All Employees Birmingham Community Charter High 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 unless they are part of an Excluded Class. An Excluded Class is defined as an employee who:

- Is a non-resident alien with no U. S. income;

SECURE 2.0

Any Catch-up contributions of High Earners (Employees who earned more than $150,000 (indexed) in FICA wages from their employer in 2025) must be made on a Roth basis, starting in 2026.

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. To see the latest contribution limits, access the Dashboard of the PenServ participant plan portal and choose the Quicklink titled Contribution Limits. 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.

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.

15-Year Catch-Up Contributions. If you meet certain qualifying conditions, you may also be able to defer an additional amount under this option. Special rules apply and documentation of eligibility must be provided before this election will be permitted.

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.

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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
CalSTRS Pension2	Annuities	Phone (844) 353-2872 https://calstrspension2.voya.com
Equitable	Annuities	Derek Giacomazzi Phone (818) 587-4204 derek.giacomazzi@equitable.com
Invesco Investment Services, Inc	Mutual Funds	Ahamad Manohorathat Phone (562) 358-5551 ahamad@zukfinancial.com Kelly Kruzick Phone (310) 393-9400 kkruzick@zukfinancial.com
MetLife	Annuities	Jacqueline Kaiser Phone (714) 425-1920 Jkaiser2@metlife.com
Midland National Life Insurance Co	Annuities	Phone (877) 586-0240 https://www.midlandnational.com *Note: This vendor does not allow Roth contributions.
National Life Group	Annuities	(800) 543-3794 https://www.nationallife.com
Vanguard Investments	Mutual Funds	Phone (800) 569-4903 vanguard403bservices.com /application

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
Birmingham Community Charter High School
Matthew Rubin
Human Resources Director
Phone (818) 758-4458
Email: m.rubin@birminghamcharter.com