

**Butler Area School District 403(b) Plan
2018 Universal Availability Notice**

To: All Employees of Butler Area 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 who are employed by the Employer upon date of hire.

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 2018, you may defer from your wages, a maximum of \$18,500 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 \$6,000. 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.

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

Plan Investment Options

Your contributions to the 403(b) Plan must be made to an investment provider approved by your Employer. **(Before enrolling in the Plan, you should first establish an account with one of the Providers listed in this Notice.)** Once you have executed an investment contract, you should establish an account through the Plan's web site and create a secure login and password.

Assistance

You may enroll in the Plan or receive assistance with these provisions by first contacting one of the Investment Companies listed in this Notice, contacting the Plan's Third Party Administrator, your Employer's Benefit Administrator. Additional information about the provisions and options in your Plan are available by contacting PenServ Plan Services, Inc. at (800) 849-4001 or from the Plan's web site.

Plan Web Site is available at:

www.penserv.com

Select: Login to Your Account

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Investment Provider Options

Provider and Product Name	Product Type	Contact
AMERICAN FUNDS – PENSERV	Mutual Funds	American Funds, General Enrollment Phone 800-849-4001
AXA – EQUITABLE LIFE INSURANCE COMPANY	Annuities	Phone (800) 628-6673 www.axaonline.com Robert Boykin, AXA Advisors Phone 724-631-0060 robert.boykin@axa-advisors.com
COMMONWEALTH ANNUITY AND LIFE INSURANCE COMPANY	Annuities	http://www.commonwealthannuity.com
GREAT AMERICAN FINANCIAL RESOURCES	Mutual Funds and Annuities	Jason Hitch, Great American Advisors Phone (800) 438-3398 directconnectteam@gafri.com Phone (800) 438-3398 http://www.greatamericaninsurancegroup.com
KADES-MARGOLIS	Mutual Funds	http://www.4kmc.com
LINCOLN INVESTMENT PLANNING, INC.	Mutual Funds	Jerald Wozniak, Lincoln Investment Phone 412-231-7960 jwozniak@lincolninvestment.com
MASS MUTUAL LIFE INSURANCE COMPANY	Annuities	Phone: 800-743-5274 http://www.massmutual.com
METLIFE	Mutual Funds and Annuities	Phone 800-638-5433 http://www.metlife.com
NEW YORK LIFE INSURANCE COMPANY	Annuities	Phone (888) 973-4032 (888) WSD-403b Russ Bicker, NYLife Securities Phone 724-285-7060
OPPENHEIMER FUNDS INC. TRUST COMPANY	Mutual Funds	Jay Shaffer, ING Financial Partners Phone 724-285-9700 Jay.shaffer@ingfp.com Wilde Paule, CRPC, Edward Jones Investments - Phone (724) 282-3130 Wilde.paule@edwardjones.com
RELIASTAR LIFE INSURANCE COMPANY	Annuities	http://www.ing-usa.com
SECURITY BENEFIT	Annuities	Phone 800-888-2461 https://www.securitybenefit.com
SYMETRA FINANCIAL	Annuities	Phone 800-796-3872 http://www.symetra.com
VANGUARD GROUP	Mutual Funds	Phone (800) 962-5068 http://retirementplans.vanguard.com
WADDELL & REED INC.	Mutual Funds	Jeff Mendola, Waddell & Reed Phone 412-858-9090

Third Party Administrator
PenServ Plan Services, Inc.
Plan Recordkeeper
Phone 800.849.4001
www.penserv.com
Email: 403badministration@penserv.com

Employer Benefits Administrator
Butler Area SD
Ruth Geibel
Phone: (724) 214-3113
Email: ruth_geibel@butler.k12.pa.us