

**EAST WINDSOR REGIONAL SCHOOL DISTRICT
BUSINESS OFFICE
403(b) Employee Notice**

East Windsor Regional School District offers the opportunity to participate in a 403(b) and/or Roth 403(b) retirement plan. A 403(b) plan is a tax-deferred retirement program made available to school system employees pursuant to Section 403(b) of the Internal Revenue Code of 1986, as amended (the “Code”). A Roth 403(b) plan is an after-tax retirement program made available to school system employees. The school district maintains a list of approved providers who have complied with all existing regulations.

APPROVED PROVIDERS

ING DIRECT	1-800-262-3862
AMERICAN CENTURY SERVICES	1-800-345-3533
AMERIPRISE FINANCIAL SERVICES *	1-800-862-7919
AXA EQUITABLE	1-800-628-6673 (Contact Robert Bunsu (732)476-2866)
METLIFE	1-800-492-3553
FIDELITY INVESTMENTS	1-800-343-0860
GREAT AMERICAN D/B/A GALIC	1-800-854-3649
LINCOLN FINANCIAL GROUP	1-800-454-6265
LINCOLN INVESTMENT PLANNING	1-800-242-1421
SECURITY BENEFIT LIFE	1-800-888-2461
OPPENHEIMER FUNDS	1-800-525-7048
PRUDENTIAL FINANCIAL *	1-888-778-2888
USAA LIFE *	1-800-531-8292
VANGUARD *	1-800-662-2003
VALIC/AIG RETIREMENT	1-800-442-2542

Providers with an * only offer 403(b) tax deferred program, but DO NOT offer Roth 403(b) after tax program, at this time.

(Cont'd on the back)

Each product provider has information on its website about the products and services it offers. You may also contact the product provider's representatives directly. All of the necessary paperwork will be provided by the provider. You will need to complete a Salary Reduction Agreement (SRA) and other required paperwork provided by the provider. This deduction will continue until you change it. The district has established policies that enable you to increase or decrease your contribution, stop your contribution or change from one authorized product provider to another.

The Internal Revenue Service (IRS) has limits on the total contributions you may make in a year. **For 2015 the elective deferral limit is \$18,000.00. For 2015 the limit for catch up contributions (if you will reach the age of 50 or over by the end of the calendar year) is \$6,000.00. You may qualify to contribute \$24,000.00 for 2015.** The IRS also has special catch-up elections. These may apply to you. If you wish to take advantage of a catch-up election, which will enable you to contribute more than the annual basic limit, you will need to contact the provider.

How To Enroll:

1. Select a product provider from the approved list.
2. Complete the required paperwork provided by the provider.
3. All paperwork must be submitted to the provider. The provider may ask you to forward a copy of the Salary Reduction Agreement to the school district. You may forward a copy of the agreement to the payroll office.
4. You may make contributions changes at any time by contacting your provider.

Disclosure to employees: The East Windsor Regional School District has no liability for the employees' selection of product providers. The East Windsor Regional School District does not warrant any special tax consequences to the employee. The East Windsor Regional School District does not give tax, legal or investment advice. The East Windsor Regional School District recommends that employees seek the advice from professionals who specialize in these areas.