

403(b) Defined Contribution Plan



WHAT IS A 403(b) PLAN?

A 403(b) plan is a retirement plan for certain employees of public schools, tax-exempt organizations and ministers. Individual 403(b) accounts are established and maintained by eligible employees.

Accounts under a 403(b) plan can be one of the three following types:

- an annuity contract provided through an insurance company; these 403(b) annuity plans are also known as tax-sheltered annuities (TSA's) and tax-deferred annuities (TDA's).
- a custodial account provided through a retirement account custodian; investments are limited to regulated investment companies, such as mutual funds.
- a retirement income account, for which investments options are either annuities or mutual funds.

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The employer may determine the financial institution(s) at which individual employees may maintain their 403(b) accounts

BENEFITS TO 403(b) PARTICIPATION

Employees participating in a 403(b) Plan will receive some of the following benefits:

- reduced taxable income through pre-tax contributions
- tax-deferred earnings on plan contributions
- likelihood of paying less tax on assets as distributions usually occur during retirement, when an employee may be in a lower tax bracket
- the ability to take loans from the 403(b) accounts.



The TDS Group
403(b) Plan Administrator

FREQUENTLY ASKED QUESTIONS

Q: How do I open a 403(b) account?

A: To open a 403(b) account you must first select an Investment Provider. This can be done by reviewing the Providers available to you on www.403bcompare.com. Contact the Provider you have selected at the number shown on the website and request a new account enrollment form. Once you have received and completed this form, return it to your Provider. When your 403(b) account has been opened, obtain a Salary Reduction Authorization form from your Employer, complete it with your contribution information, and return it to your Employer. Contributions will then flow to your 403(b) account.

Q: Is there someone who can assist me in making an Investment Selection?

A: Yes, if you need assistance in deciding which 403(b) option is best for you, TDS does have Benefits Counselors which are able to meet with you and walk you through the selection and enrollment process.

Q: What do I do if the Investment Provider I want is not on the 'approved' list?

A: All Investment Providers who wish to accept 403(b) contributions must be registered on the www.403bcompare.com website. If the Provider you wish to use is not on this list, they are not permitted to accept contributions in the State of California. You may contact your desired Provider to request they register. You may also search for a new Provider with similar options.

Q: How can I take a loan, distribution, or hardship withdrawal?

A: To complete any transaction request on your 403(b) account, you must first obtain the necessary forms from your Investment Provider. You must also complete the 403(b) Transaction Request form found on the TDS website, www.tdsgroup.org. All forms should be submitted to TDS for authorization and processing.

Q: How long does it take to process my 403(b) transaction request?

A: If the transaction request is received at TDS in good order, it takes no more than 5 business days to authorize and forward to your Investment Provider. Please check with your Provider to verify the processing time once received.

Q: What happens to my 403(b) transaction request once it has been processed?

After the submitted 403(b) transaction request is processed it is forwarded directly on to the Investment Provider. Copies of the completed transaction can be returned to the participant upon request. Copies of the transaction will not be forwarded to alternate parties to ensure the privacy of the participant.

Q: Why does my Employer use a 403(b) Plan Administrator?

A: Your employer has elected to use TDS as the 403(b) Plan Administrator to ensure compliance with IRS Regulations. The IRS requires strict oversight and monitoring of the 403(b) Plan. Using a Plan Administrator allows for the Plan to remain in compliance without heavily using the Employer's resources.

Q: Where can I learn more about participating in a 403(b) Plan or financial tools?

A: The TDS Group website is available for forms, education, and resources. Please visit us at www.tdsgroup.org.



INVESTMENT PROVIDER OPTIONS

American Century Investments	Lincoln National Life Insurance Company
American Fidelity Assurance Company	MassMutual
American Funds Distributors, Inc	MetLife Insurance Company of Connecticut
American United Life (AUL)	Metropolitan Life Insurance Company
Americo Financial Life and Annuity Insurance Company	MFS Investment Management
Ameritas Life Insurance	Midland National
Annuity Investors Life Insurance Company	Modern Woodmen of America
Aviva Life and Annuity Company	National Health Insurance Company (NHIC)
AXA Equitable Life Insurance Company	Neuberger Berman Management Inc.
CalSTRS	New York Life Insurance & Annuity Corporation
Cambridge Investment Research/M&I Trust	North American Company for Life and Health
Commonwealth Annuity and Life Insurance Company	Oppenheimer Funds Distributor, Inc
Conseco Insurance Company	Pacific Life Insurance Company
CUSO Financial Services, L.P. (CFS)	Paul Revere Variable Annuity Insurance Company
Diversified Investment Advisors, Inc	PFS Investments Inc
Fidelity Investment Institutional Services Company	PlanMember Service Corporation
First Investors Corporation	Putnam Investments
Franklin Templeton Investments	RSG Securities, a Division of Independent Financial Group
FTJ FUNDChoice, LLC	Security Benefit
General American Life Insurance Company	Symetra Life Insurance Company
Great American Advisors, Inc	T. Rowe Price
Great American Life Insurance Company	Thrivent Financial for Lutherans
Great Southern Life Insurance Company	Thrivent Investment Management Inc
Great-West Life & Annuity Insurance Company	TIAA-Cref (Teachers Insurance & Annuity Assoc of America
GWN Securities, Inc	Transamerica Financial Life Insurance Company
Horace Mann Companies	Transamerica Funds Services, Inc
Industrial-Alliance Pacific Life Insurance Company	United Teachers Associates Insurance Company
ING – ReliaStar Life Insurance Company	USAA Investment Management Company
ING Life Insurance & Annuity Company	USAA Life Insurance Company
Jackson National Life Insurance Company	VALIC
The Legend Group, Inc.	Vanguard Group
Life Insurance Company of the Southwest	Waddell & Reed, Inc.
Lincoln Investment Planning, Inc.	Washington National Insurance Company

2010 403(b) RETIREMENT PLAN LIMITS



Individual Standard Limit	\$16,500
Age 50 Catch-Up Provision	5,500
15 Year Catch-Up Provision	3,000*

Total Potential 403(b) Annual Contribution Amount:	\$25,000
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** We encourage speaking to a financial consultant or tax professional prior to utilizing a catch-up provision.*

ADDITIONAL 403(b) RESOURCES

www.tdsgroup.org

TDS Group Website

www.calstrs.com

CalSTRS Website

www.calpers.com

CalPERS Website

www.irs.gov

IRS Website

CONTACT US

The TDS Group is your 403(b) Plan Administrator. We can assist you with items such as:

- Opening a new 403(b) account
- Understanding your 403(b) Plan options
- Processing 403(b) transactions such as
 - Loans
 - Hardship Withdrawals
 - Distributions
 - Rollovers/Exchanges

IF YOU WOULD LIKE MORE INFORMATION ON THIS 403(b) PLAN OR WOULD LIKE TO SCHEDULE TIME TO MEET WITH A BENEFITS COUNSELOR, PLEASE CONTACT US AT:

Mail:

6939 Sunrise Blvd, Suite 250
Citrus Heights, CA 95610

Phone:

866.446.1072

Email:

planadministrator@tdsgroup.org



FOR FURTHER INFORMATION

If you would like additional information, please contact us at any time. You may also return this form to us at:

Fax: 916.221.5040

Mail: 6939 Sunrise Blvd, Suite 250
Citrus Heights, CA 95610

Email: planadministrator@tdsgroup.org

Name: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Cell Phone: _____

Email: _____

School Site: _____

I am interested in:

- ☐ Meeting with a TDS Benefits Counselor
- ☐ Reviewing/updating my current retirement plan
- ☐ Developing a retirement plan to potentially receive 60%, 80%, or 100% of my current income
- ☐ Maximizing my STRS/PERS benefits