



Kilgore ISD 403(b) Plan

Administered by:
PenServ Plan Services, Inc.

Phone: (800) 849-4001
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Web: <https://www.penserv.com>

Plan Options

Enrollment

Assistance

The 403(b) Plan is offered to Kilgore Independent School District 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 for participants:

Step 1: You should 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 who will assist you with the necessary 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 document. Failure to establish a contract or custodial account with your selected vendor may prevent timely investment of your contributions.

If you were previously enrolled and wish to continue making contributions to the same investment provider, you will not be required to re-enroll or change your current elections under the Plan. The options you previously selected will continue to be applied to your new contributions. Existing balances may remain with the vendor or be transferred to another active vendor by completing a Transfer form. Transfers may incur a surrender charge. Please contact your vendor for more information.

The following investment providers have been approved to accept contributions for the plan. Contributions cannot be accepted by any other company.

Active Vendor Name	Investment Company Contact
PenServ on behalf of American Funds *	American Funds, General Enrollment Phone (800) 849-4001
Ameriprise Financial Services	Phone (724) 434-1545 http://www.ameriprise.com
AXA Equitable Vendor Plan Number: 807524	http://www.axaonline.com
Great American Financial Resources Vendor Plan Number: 0TS309	Phone (888) 497-8556 http://www.gafri.com
Horace Mann Insurance Co. Vendor Plan Number: I0137203401	Phone (800) 999-1030 https://www.horacemann.com
Industrial Alliance Pacific Vendor Plan Number: 11136	Phone (888) 681-9201 http://www.iaplif.com
Jefferson National Life Vendor Plan Number: 706530	http://www.jeffnat.com/
Life Insurance Co. of the Southwest Vendor Plan Number: 6628	Phone (800) 579-2878
MetLife Vendor Plan Number: 1001361	Phone (800) 638-5433 http://www.metlife.com
Modern Woodmen of America	http://www.modern-woodmen.org/Public

Active Vendor Name	Investment Company Contact
Oppenheimer Funds Vendor Plan Number: 69104	Phone (800) 835-7305 http://www.oppenheimerfunds.com
PlanMember Services	Phone (800) 888-2461 www.planmemberfinancialcorporation.com
Reliastar Life Insurance Company Vendor Plan Number: CV80	http://www.ing-usa.com

*** American Funds Special Instructions:**

Procedures for investing with this vendor will be provided after you enroll in the plan. Instructions directing you to the American Funds login page will be mailed or emailed using the contact information provided during the enrollment process.

For additional information or for assistance with this process, please contact PenServ Plan Services, Inc. at:

Phone: 800-849-4001 | Email: 403bservice@penserv.com

Mailing Address: P.O. Box 7248 Columbia, SC 29202-7248

403(b) Program	<p>The 403(b) Program provides a broad range of quality mutual funds and tax sheltered annuities, permitting employees an opportunity to build a diversified portfolio to supplement other retirement programs through your Employer.</p>
Plan Features	<ul style="list-style-type: none"> · On-line web enrollment, view account balances, monitor transaction history · Update personal information, stop or change contribution amounts · Request transaction approval certifications for loans, transfers, and distributions
Plan Enrollment	<p>Employees can enroll in the Plan using the attached Plan Access Code.</p> <p>Any employee who is employed may participate in the Plan. Salary deferral information will be provided to your employer for entry into the payroll system subject to employer guidelines.</p> <p>Enrollment in the Plan is a two step process. In addition to making a salary deferral election and selecting a company to receive your contributions, you will need to complete the necessary documentation required by the selected investment provider. You should immediately contact a vendor representative for assistance in establishing your investment account if such an account does not currently exist. Failure to establish a contract or custodial agreement with your selected vendor may prevent timely investment of your funds.</p> <p>For further information on the enrollment process, you may contact the PenServ office listed below.</p>
Plan Participation	<p>After establishing an account, your investment provider will work with your payroll department to automatically begin payroll deduction. The following contributions may be applied to your account:</p> <p>Pre-Tax Salary Deferrals: These contributions are withheld from your pay before federal income taxes are applied.</p> <p>Roth Salary Deferrals: These contributions are withheld from your pay after federal income taxes are applied but contain special tax provisions for the distribution of earnings. You may wish to discuss these options with your tax advisor.</p> <p>The maximum amount you can contribute is computed on a calendar year basis and is established by IRS from year-to year. Information is posted to the Plan web site when limits for the upcoming year are announced. For 2012, the limit on traditional deferrals is \$17,000.</p> <p>In addition to the standard deferral limits, employees who will have reached 50 years of age before the end of any calendar year are eligible to make an additional "catch-up" contribution. For 2012, the limit is \$5,500.</p> <p>Rollovers: You may also rollover an eligible rollover distribution into the Kilgore ISD 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.</p>
On-Line Plan Access	<p>Once you have enrolled in the Plan, you can access your plan balances, modify your investment elections, monitor contributions and initiate investment transactions.</p> <p>Web Access: https://www.penserv.com/login</p>
Participant Loans	<p>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.</p> <p>Note: Check with your investment provider to determine if loans are permitted from your vendor account.</p>
Distributable Events	<p>If the employee becomes eligible for a distribution from the Plan, an application is submitted to the Plan Administrator for approval. Distributions that meet IRS requirements for payment are generally approved within 3 business days from receipt of information required from investment providers.</p>
Contact For Further Information	<p>PenServ Plan Services, Inc. Web Site: https://www.penserv.com Phone: (800) 849-4001 Fax: (803) 791-5925</p> <p>Mailing Address: P. O. Box 7248 Columbia, SC 29202-7248 Email: 403bservice@penserv.com</p>

Welcome to the Kilgore ISD 403(b) Plan . Plan web access will allow you to stop or change your contribution amount, view contribution history and contract balances, and request transaction approval certificates for loans, distributions, and transfers.

Establishing web access is easy. The web site is supported by programs designed to protect your personal information. The system recognizes upper and lower case characters; therefore, if you enter capital letters in your User Name or Password, the same upper or lower case characters will be required each time you enter the information.

Plan Website Address: <https://www.penserv.com/login> and select: [First Time Visitor?](#)

Enrollment Process

Enter: [Your Social Security Number \(example: 111223333\)](#)

Enter the Plan Access Code: **kilg6375**

Note: The *First Time Visitor* Code is not available to access your account after you have selected a username and password.

Step 1 of 4 - Enter your Personal Information

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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 of 4 - Deferral Elections

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This window allows you to select the amount to contribute each pay period. Annual limitation information is also provided.

Select "Change" from the Action drop down list to indicate you are entering a deferral amount. Enter the salary deferral amount to be applied to each paycheck.

Step 3 of 4 - Select Investments for Your New Contributions

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The investment election percentages 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 election percentages.

Step 4 of 4 - Review and Confirm Your Entries

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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.

Congratulations! Your Enrollment is Complete

You may access your account through the Plan's website (displayed above) at any time using your Username and Password. If you elected to receive email confirmations, you will receive confirmation of your enrollment at the email address entered during the enrollment process.

IMPORTANT SECURITY INFORMATION

The Password you have entered for your account is secured by the system and should be protected and not shared. Anyone requesting access to this information will be denied unless the information you have entered can be provided.