



ENROLLMENT PROCEDURES AND ADDITIONAL INFORMATION FOR COMPLETING TSA/403(b) DOCUMENTS

Your Employer has established and makes available a 403(b) Tax Sheltered Annuity voluntary retirement plan ("Plan") for the benefit of its employees. It is intended that the Plan comply with the requirements of and qualify under Section 403(b) and 457(b) of the Internal Revenue Code ("IRC") of 1986, as amended, and Section 17501 of the California Revenue and Taxation Code (California only). It is not the purpose of the Employer by providing this Plan to recommend its use by any individual employee. The fact that a particular contract or custodial account may be available under the Employer's Plan does not constitute an endorsement, recommendation, or approval of any kind and the Employer does not warrant any particular tax consequence to the employees who elect to participate.

GENERAL INFORMATION:

Eligibility:

Each employee of the Employer is given an opportunity to participate in the Plan by entering into an amendment of employment contract through the use of a Salary Reduction Agreement ("SRA").

Plan Administration:

Envoy Plan Services, Inc., the Third Party Administrator for the Plan ("Administrator"), is designated to perform all of the administrative services of the Plan. The Administrator provides all operational functions relating to all aspects of the Plan for the Employer and for the employees participating in the Plan. Employees and participants should contact the Administrator directly for processing SRAs, all Transactions including Contract Exchanges, Transfers, Loans, Rollovers, Withdrawals and Distributions of any kind and Qualified Domestic Relations Orders (QDROs) and to obtain answers to questions relating to all matters with regard to the Plan.

ENROLLMENT PROCEDURES:

To establish salary reductions to the Plan or to make a change to an existing Salary Reduction Agreement, employees must follow the process outlined below and submit the properly completed documents directly to the Administrator. Do not submit any documents including SRAs to the Employer.

1. **Cut-off Date for Salary Reduction Agreements:** The Administrator must receive your thoroughly completed Salary Reduction Agreement no later than the last business day of the month. Properly completed SRAs timely received will be processed by the Administrator to affect future pay periods as explained below. Your salary will not be affected in the month the SRA is received.
2. **403(b) Registry (California Only):** Effective November 29, 2004 all 403(b) mutual fund and insurance company providers ("Provider(s)) **MUST** be an approved Provider within the Plan and registered on the statewide registry at www.403bCompare.com. The current list of approved Providers for the Plan can be viewed on the Administrator's website at www.EnvoyPlanServices.com
3. **Steps for Completing Your Salary Reduction Agreement:**
 - a. First, select the Provider(s) you wish to use
 - b. Second, establish a 403(b) account with your selected Provider(s)
 - c. Third, complete and submit your Salary Reduction Agreement ("SRA")
 - d. An SRA and a list of the approved Providers can be found online at www.EnvoyPlanServices.com following these easy steps:
 - i. Login to the Administrator's home page
 - ii. Click on Client Center
 - iii. Click on your State
 - iv. Click on your County
 - v. Click on your Employer (here you will find forms, Provider list, educational materials, etc.)

4. **Terminate (Stop) Your Salary Reductions:** To discontinue your *TSA/403(b) salary reductions* submit a new Salary Reduction Agreement and complete the following: **1)** Check the “Termination” box; and **2)** Complete the TSA/403(b) section by writing in the name of the provider, and indicate \$0 for the amount, and provide the Effective Date. **Incomplete SRA forms cannot be processed**, so be sure that the SRA is properly completed and submitted directly to the Administrator by the last business day of the month PRIOR to termination of your TSA/403(b) account with your existing provider.

SUBMITTING THE SALARY REDUCTION AGREEMENT

Your Salary Reduction Agreements can be submitted to the Administrator using any of the following methods:

- U.S. mail
- Overnight delivery service
- Fax toll-free to 877-513-2272

Your salary reductions into the Plan will not be affected until all necessary forms are received properly completed and approved by the Administrator. SRAs received after the deadline will take effect the next qualifying pay period. Incomplete, inaccurate, or non-legible forms will be returned. Your SRA is irrevocable as to salary paid and reduced while the SRA is in effect.

Note: If you participate in another employer’s retirement plan (even your own business), such as a TSA/403(b), DCP/457(b), SEP, SIMPLE IRA/401(k), or 401(k) Plan, your contributions to that plan must be taken into consideration when calculating your MAC limit for this Employer’s Plan. **It is your responsibility to determine if you are affected by this rule, and if so, to immediately notify the Administrator. You are strongly encouraged to review and understand the Definitions to the Plan, which are provided to help you understand your responsibilities.**

WHEN ADDITIONAL PARTICIPANT INFORMATION MAY BE REQUIRED

At any time, if required by the Administrator or Employer to substantiate contributions to the Plan; and/or to process transactions requested by you; or in the event of an IRS audit of the Plan.

USE OF FINANCIAL ADVISOR/AGENT/PROVIDER ASSISTANCE

You may use the assistance of financial advisors, agents/brokers, or providers who may utilize their own custom forms or computer programs to develop the data you will need to complete the SRA. *It is your responsibility to provide accurate information in the process of completing all forms.*

**THE ADMINISTRATOR AND EMPLOYER DO NOT PROVIDE TAX OR INVESTMENT ADVICE TO ANY
EMPLOYEE – NOR REVIEW FOR ACCURACY THE INFORMATION PROVIDED BY YOU, YOUR
FINANCIAL REPRESENTATIVE, AGENT/ BROKER, OR PROVIDER**



ADMINISTRATOR INFORMATION

BELOW IS THE CONTACT INFORMATION FOR THE ADMINISTRATOR. PLEASE CONTACT THE ADMINISTRATOR FOR ALL MATTERS RELATING TO THE TSA/403(b) PLAN.

SALARY REDUCTION AGREEMENT PROCESSING

Contact the Administrator below for ALL questions and inquiries relating to the Plan; including questions related to your paycheck affected by your salary reductions and the processing of your Salary Reduction Agreement.

Envoy Plan Services, Inc.
c/o MidAmerica Administrative and Retirement Solutions, Inc.
211 E. Main Street, Suite 101
Lakeland, FL 33801
Phone toll free: 800-248-8858
Fax toll free: 877-513-2272
Email us at: info@envoyplanservices.com
www.EnvoyPlanServices.com

Important Note:

Your Employer cannot process your Salary Reduction Agreement; if you or your financial advisor/agent inadvertently submit your SRA to your Employer the processing of your SRA will be delayed. To obtain faster service, please contact the Administrator directly. Please do not contact your Employer for questions relating to the Plan.

Table of Salary Reduction Contribution Limits - Basic Limits

You are permitted to make salary reduction contributions simultaneously to the Plan equal to 100% of your includible compensation, not to exceed the basic Maximum Allowable Contribution ("MAC") limits identified in the table below:

For tax years beginning in:	The applicable dollar limit is:
2006	\$15,000
2007	\$15,500
2008	\$15,500
2009	\$16,500

Catch-up Contribution

IRC 414(v) Age 50 Catch-up

For employees that attain age 50+ by the end of the calendar year, the additional amount identified below can be contributed to the Plan. The Age 50 Catch-up extra salary reductions *do not count against any other limits*.

For tax years beginning in: limit is:	The applicable dollar
2006	\$ 5,000
2007	\$ 5,000
2008	\$ 5,000
2009	\$ 5,500