

KILGORE ISD
Kilgore ISD 403(b) Plan
403(b) Plan Universal Availability Notice

The above-named Employer is the sponsor of a 403(b) program established and maintained under regulations issued by the Internal Revenue Service. As an employee eligible to participate in the Plan, you are permitted to defer a portion of your wages into an investment account approved for the Plan.

Eligibility

As an employee of the above-named Employer you are eligible to participate in this 403(b) Plan; however, you must first enroll in the program and tell us how much you want to contribute each pay period. The Plan provides a web site for you to enter the information required to enroll. You can also contact the Plan Recordkeeper, PenServ Plan Services, Inc. for assistance.

Contributions

Once you enroll in the program, your contributions are withheld from your wages and forwarded to an investment provider of your choice. Several types of contributions can be made to your Plan:

Pre-Tax Salary Deferrals. These are amounts contributed into a 403(b) plan that are withheld from your paycheck before federal income taxes are applied. State income taxes may or may not be applicable. Your Benefits Administrator or Recordkeeper will be able to assist you with this question.

Roth Salary Deferrals. These contributions are also withheld from your paycheck, but are subject to federal and state income taxes. When you withdraw monies, however, the funds may be excluded from taxation. Special rules apply to Roth contributions and you should contact your tax advisor before electing this option.

- For 2010, you may contribute a maximum of \$16,500 to all 403(b) and 401(k) plans unless you are 50 years of age. In that case, you would be eligible to contribute an additional \$5,500. You may also be eligible to make an additional contribution if you qualify for a special service-related catch-up contribution. These rules are very complex and you should consult with the Plan Recordkeeper or your Payroll Administrator for assistance. In any case, you may not make deferrals that exceed 100% of your wages.

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 the Plan, you must first receive an authorization for the monies to be applied to your account. Your Plan Recordkeeper will be able to assist you in this process.

Plan Investment Options

Your contributions to the 403(b) Plan must be made to an investment provider approved by your Employer. The current providers for your plan are:

Provider Name	Product Type
American Funds	Mutual Funds
Ameriprise Financial Services	Annuities
AXA Equitable	Annuities
Federated Funds	Annuities
Great American Financial Resources	Annuities
Horace Mann Insurance Co.	Annuities
Industrial Alliance Pacific	Annuities
Jefferson National Life	Annuities
Life Insurance Co. of the Southwest	Annuities
MetLife	Annuities
Modern Woodmen of America	Annuities
Oppenheimer Funds	Mutual Funds
Reliastar Life Insurance Co.	Annuities

If you have any questions regarding the Plan or would like to request further information about the program, please contact:

PenServ Plan Services, Inc.
Plan Recordkeeper
Phone 800.849.4001
Email: Team50@penserv.com

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