

**Hamilton County Department of Education  
2019 Universal Availability Notice**

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To: All Employees of Hamilton County Department of Education

In compliance with the requirements of IRC §403(b)(12)(A)(ii) this Notice will advise you of the voluntary 403(b) and 457(b) programs established and maintained for the benefit of Hamilton County Department of Education employees. The following information provides details of the Plan and outlines the procedures for enrollment.

**Eligibility**

All employees who are employed by Hamilton County Department of Education are eligible to participate in both the 403(b) and 457(b) Plans upon date of hire.

**Contributions**

When you enroll in the program, the amounts you designate as salary deferrals are withheld from your wages and forwarded to an investment provider of your choice. Contributions may be changed, started or stopped at any time. Several types of contributions are available in your Plan:

**Pre-Tax Salary Deferrals.** These are amounts contributed into a 403(b) Plan or a 457(b) Plan that are deferred from your paycheck before federal income taxes are applied. State income taxes may or may not be applicable.

- For **2019**, you may defer from your wages, a maximum of \$19,000 to the 403(b) Plan and an **additional** \$19,000 to the 457(b) Plan unless you will reach 50 years of age during the year. In that case, you would be eligible to contribute an **additional** \$6,000 **to each** Plan. Deferrals may not exceed 100% of your wages.

**Employer Contributions.** The Plan also allows your Employer to make contributions to the Plan on your behalf.

**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 this Plan, you must first receive an acceptance authorization before the monies to be applied to your account.

**Plan Investment Options**

Your contributions to the 403(b) Plan and/or the 457(b) Plan must be made to an investment provider approved by Fairview Board of Education. **(Before enrolling in the Plan, you should first establish an account with one of the Providers listed in this Notice.)** Once you have executed an investment contract, you should establish an account through the Plan's web site and create a secure login and password.

**Other Employer Sponsored Retirement Plans**

As stated above, Hamilton County Department of Education also offers a 457(b) Plan to all employees Hamilton County Department of Education as an added benefit. You are eligible upon date of hire and can contribute up to an additional \$19,000 (excluding 403(b) contributions). For 2019, you may defer an additional \$6,000 if you will be age 50 or older. For additional information please contact PenServ Plan Services, Inc.

<b>2019</b>	<b>403(b)</b>	<b>457(b)</b>
Maximum annual contribution (to each Plan type)	\$19,000.00	\$19,000.00
Age 50 "Catch up" (additional contribution amount permitted)	\$6,000.00	\$6,000.00

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**Assistance**

You may enroll in the Plan or receive assistance with these provisions by first contacting one of the Investment Companies listed in this Notice, contacting the Plan's Third Party Administrator or Hamilton County Department of Education Benefit's Administrator. Additional information about the provisions and options in your Plan are available by contacting PenServ Plan Services, Inc. at (800) 849-4001 or from the Plan's web site.

**Investment Provider Options**

Provider Name	Product Type	Services Offered	Contact Information
Ameriprise Financial Services	Annuities / Mutual Funds	403 (b) only	Ashley Raymond Phone (423) 424-3321 <a href="mailto:Ashley.l.raymond@ampf.com">Ashley.l.raymond@ampf.com</a>  Jimmy Scotchie Phone (423) 424-3301 <a href="mailto:James.m.scotchie@ampf.com">James.m.scotchie@ampf.com</a>
Horace Mann Insurance Company	Annuities	403 (b) only	Connie Dillon Phone (423) 855-9100 <a href="mailto:connie.dillon@horacemann.com">connie.dillon@horacemann.com</a>
Lincoln Investment Planning	Mutual Funds	457 (b) only	Phone (800) 242-1421 ext. 5555 <a href="http://www.lincolninvestment.com">http://www.lincolninvestment.com</a>
Merrill Lynch	Mutual Funds	457 (b) only	Katie Bailey Phone (866) 570-5008 <a href="mailto:Kate_bailey@ml.com">Kate_bailey@ml.com</a>
Reli-A-Star Life Insurance Company	Annuities	403 (b) only	Clifford Gould Phone (423) 503-7480 <a href="mailto:cliff.gould@epbf.com">cliff.gould@epbf.com</a>
Security Benefit	Annuities	403 (b) only	Luane Culpepper Phone (423) 756-4993 <a href="mailto:luane@davisfinancialinc.com">luane@davisfinancialinc.com</a>  John Mattox Phone (423) 242-8236 <a href="mailto:johnmattox@legendequities.com">johnmattox@legendequities.com</a>
Variable Annuity Life Insurance Company (VALIC)	Annuities	403 (b) only	Gail Moore Phone (423) 290-0424 <a href="mailto:gail.moore@valic.com">gail.moore@valic.com</a>  Roland McIntyre Phone (423) 402-1484 <a href="mailto:Roland.mcintyre@valic.com">Roland.mcintyre@valic.com</a>

**Third Party Administrator**

PenServ Plan Services, Inc.  
 Plan Record-keeper  
 Phone (800) 849-4001  
[www.penserv.com](http://www.penserv.com)  
 Email: [403badministration@penserv.com](mailto:403badministration@penserv.com)

Plan Web Site is available at:  
[www.penserv.com](http://www.penserv.com)  
 Select: Login to Your Account

**Employer Benefits Administrator**

Hamilton County Department of Education  
 Sona Bamburg  
 Phone (423) 498-7157  
 Email: [bamburg\\_s@hcde.org](mailto:bamburg_s@hcde.org)

**Employer Benefits Administrator**

Hamilton County Department of Education  
 Casey Carr  
 Phone (423) 498-7160  
 Email: [carr\\_c@hcde.org](mailto:carr_c@hcde.org)