

Annual 403(b) Plan Eligibility Notice -- January 2021

Pendleton County Schools offers our eligible employees the opportunity to save for retirement by participating in the Pendleton County 403(b) Plan. This benefit is in addition to your regular retirement plan. You can participate in this plan by making pre-tax or after-tax contributions.

NOT YET CONTRIBUTING TO THE 403(b) PLAN?

Plan administration services for the 403(b) plan for Pendleton County Schools are provided by TSA Consulting Group, Inc. (TSACG). Visit the TSACG website (<https://www.tsacg.com>) for information about enrollment in the plan, investment product providers available, distributions, enrollment, exchanges or transfers, 403(b) loans, and rollovers. Select West Virginia, then select Pendleton County Schools. **In addition, any questions about 403(b) options can be directed to Vicki Hammer at vhammer@k12.wv.us or 358-2207, ext. 129**

ALREADY CONTRIBUTING TO THE 403(b) PLAN?

If you are currently contributing to the 403(b) plan, you may be able to increase or decrease your pre-tax and after-tax contributions. To change your contributions, complete and return a salary reduction agreement from the annuity company to Vicki Hammer.

HOW MUCH CAN I CONTRIBUTE?

In general, you may contribute up to \$19,500 in 2021. Employees aged 50 and over may contribute additional amounts. This amount may be adjusted annually. Also, if you are at least 50 years old and/or you have completed at least 15 years of service, you may also be able to make additional catch-up contributions. Each catch-up has its own limits.

NOTE: This 403(b) Notice is not intended as tax or legal advice. Neither your employer nor the investment providers offering retirement savings products under the plan can provide you with tax or legal advice. Employees are encouraged to contact your tax advisor or planner.

COMPANY NAME	CONTACT PERSON	ADDRESS	PHONE
American Fidelity	Tom Stuvek tom.stuvek@americanfidelity.com	P. O. Box 25520 • Oklahoma City, OK 76106	204-217-1986 800-662-1106
Horace Mann	Ethan Poole		304-727-0969, ext. 5
Ameriprise	David Patterson David.m.patterson@ampf.com	117 South Fourth St. • Clarksburg, WV 26301	304-623-6060