

## Philomath School District 17J 403(b) and 457(b) Plans Universal Availability Notice

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To: All employees of Philomath School District 17J

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 our employees. The following information provides details of the Plan and outlines the procedures for enrollment.

### Eligibility

All employees of the Employer are eligible to participate in the 403(b) and 457(b) plans.

### 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) 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.

**Roth Salary Deferrals.** These amounts are also deferred 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 **2025**, you may defer from your wages, a maximum of \$23,500 to the 403(b) Plan and an **additional** \$23,500 to the 457(b) Plan unless you reach 50 years of age during the year. In that case, you would be eligible to contribute an **additional** \$7,500 **to each** Plan. If you are between the ages of 60 and 63 during a calendar year, the Age related catch-up is increased to a new limit. During 2025 that amount is \$11,250. Deferrals may not exceed 100% of your wages.

**Rollovers.** You may be able to rollover funds you received as an eligible rollover distribution from another employer's plan. Before you can complete a rollover into this Plan, you must first receive an acceptance authorization before the monies can be applied to your account.

### Limitation on Aggregate Annual Additions Notice

Your Elective Deferrals may not exceed contribution limits as determined by Applicable Law. There may be excess contributions to your 403(b) if you own more than 50% ("control") of another business and maintain a retirement plan for that business. In such event, the maximum contribution to all plans you control and your 403(b) accounts or annuities may not exceed IRC Section 415 limits for the year, plus the age 50 catch-up limit, if applicable. Your Employer is responsible for knowing you may control another business. You must notify your Employer that you have control of another business to ensure you have not exceeded this limit. If there is an excess between multiple plans, the excess must be removed from the 403(b).

### Plan Investment Options

Your contributions to the 403(b) Plan must be made to an approved investment provider. **Before enrolling in the Plan, you MUST first establish an account with one of the Providers listed in this Notice. If a valid contract or account number has not been received by PenServ prior to receipt of a Salary Reduction Agreement, the contribution will be returned to your Employer.**

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### Assistance

You may join the Plan or receive assistance by first contacting your Employer's Benefit Representative, the Plan's Third-Party Administrator or one of the Investment Companies listed below.

#### Third Party Administrator

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

#### Employer Benefits Contact

Payroll Dept.  
Megan Caputo  
Phone: 541-929-3169  
megan.caputo@philomath.k12.or.us

### Investment Provider Options

Provider and Product Name	Product Type	Contact
<b>American Fidelity Assurance Co.</b> Plan ID: 56391	403(b) Annuities	Phone (800) 662-1113 ext. 5 <a href="https://americanfidelity.com">https://americanfidelity.com</a>
<b>Ameriprise</b> Plan ID: 9795	403(b) Annuities and Mutual Funds	Phone (800) 862-7919 <a href="https://www.ameriprise.com">https://www.ameriprise.com</a>
<b>Fidelity Investments</b> Plan ID: 54389, Roth Available  Online Enrollment: <a href="https://nb.fidelity.com/public/nbas/accountOpen#/login">www.https://nb.fidelity.com/public/nbas/accountOpen#/login</a>	403(b) Mutual Funds	<b>Self Directed Option</b> (No Advisor) 800.343.0860 <a href="https://nb.fidelity.com/public/nbpreloginnav/ready2enroll/microsite/#/tem/contact-us">https://nb.fidelity.com/public/nbpreloginnav/ready2enroll/microsite/#/tem/contact-us</a>  <b>Advisor Assisted Option</b> (Additional Advisor Fees apply) Aaron Skloff 908.531.6422 <a href="mailto:askloff@skloff.com">askloff@skloff.com</a>
<b>Invesco Investment Services, Inc.</b> Plan ID: N/A, Roth Available	403(b) Mutual Funds	Phone (800) 959-4246 <a href="https://www.invesco.com">https://www.invesco.com</a>
<b>MG Trust- Penselect</b> Plan ID: A250023, Roth Available	403(b) Mutual Funds	Phone (803) 354-5084 <a href="https://www.penselect.com/contact-us">https://www.penselect.com/contact-us</a>  Robert Krage 503-433-5885 <a href="mailto:robert.krage@ceterais.com">robert.krage@ceterais.com</a>  Trevor Parker 503-447-3968 <a href="mailto:trevor.parker@ceterais.com">trevor.parker@ceterais.com</a>
<b>OSGP (Oregon Savings Growth Plan)</b> Plan ID: 3245, Roth Available  Online enrollment: <a href="https://osgp.voya.com/epweb/pweblink.do?plan=350001&amp;page=pinless&amp;domain=osgp.voya.com&amp;act_type=PE:1&amp;cl=OREGON&amp;pl=350001&amp;d=18c74f8afe22f9af1524348bdecc7f52ddc8ac40">https://osgp.voya.com/epweb/pweblink.do?plan=350001&amp;page=pinless&amp;domain=osgp.voya.com&amp;act_type=PE:1&amp;cl=OREGON&amp;pl=350001&amp;d=18c74f8afe22f9af1524348bdecc7f52ddc8ac40</a>	457(b) Mutual Funds	Phone: 800-365-8494 <a href="https://www.oregon.gov/pers/mem/pages/oregon-savings-growth-plan.aspx">https://www.oregon.gov/pers/mem/pages/oregon-savings-growth-plan.aspx</a>

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Provider and Product Name	Product Type	Contact
<b>Prudential</b> Plan ID: B250122	403(b) Mutual Funds	Phone: 1-888-778-2888 <a href="https://www.prudential.com/links/contact-us">https://www.prudential.com/links/contact-us</a>
<b>Security Benefit</b> Plan ID: B10742, Roth Available	403(b) Annuities and Mutual Funds	Phone (800) 888-2461 <a href="https://www.securitybenefit.com">https://www.securitybenefit.com</a>  Carrie Mullins 503.963.6530 <a href="mailto:carrie.mullins@firenzewealth.com">carrie.mullins@firenzewealth.com</a>  Sara Tanner 503-963-6502 <a href="mailto:sara.tanner@firenzewealth.com">sara.tanner@firenzewealth.com</a>
<b>Thrivent Mutual Funds</b> Plan ID: N/A, Roth Available	403(b) Mutual Funds	Phone (800) 847-4836 <a href="https://www.thrivent.com">https://www.thrivent.com</a>
<b>Vanguard</b> Plan ID: 427346, Roth Available  Online Enrollment: <a href="https://www.vanguard403bservices.com/application">https://www.vanguard403bservices.com/application</a>	403(b) Mutual Funds	Phone (800) 569-4903 <a href="https://investor.vanguard.com/accounts-plans/403b-plans">https://investor.vanguard.com/accounts-plans/403b-plans</a>
<b>Voya Retirement Insurance and Annuity</b> Plan ID: VT2308, Roth Available  Online Enrollment: enroll.voya.com access code: 45872	403(b) Annuities	Phone (888) 311-9487 <a href="https://www.voyaretirementplans.com">https://www.voyaretirementplans.com</a>  Justin Neagle 503-679-6814 <a href="mailto:justin@cypressadviser.com">justin@cypressadviser.com</a>