

Benefits (Continued)

☛ Contra Costa County Office of Education Retirement Savings Plan

We would like to make our employees aware of the retirement plans that we sponsor which include a 403(b) Tax Sheltered Annuity Plan (TSA/403(b) Plan) and a 457(b) Deferred Compensation Plan (DCP/457(b) Plan) (the Plans). Participation is voluntary, allowing you to make pre-tax salary deferral contributions via payroll deduction. One of the benefits of participating in the Plans is the ability to defer from current taxation salary that would otherwise be currently taxable and also defer income taxes on the earnings credited to your account.

The amounts you contribute to the TSA/403(b) Plan have an independent limit from the amounts that you contribute to the DCP/457(b) Plan. You may make pre-tax salary deferral contributions to the TSA/403(b) Plan, the DCP/457(b) Plan only, or you may make pre-tax contributions to both Plans simultaneously. See the chart below for the maximum contribution limits.

Year	403(b) TSA	457(b) DCP	Total
2013 Basic Limit	\$17,500	\$17,500	\$35,000
Age 50+ Catch-up	\$5,500	\$5,500	\$11,000
Total	\$23,000	\$23,000	\$46,000

We are pleased to be able to offer the benefits of these voluntary pre-tax savings plans for you, because we recognize that many of you wish to defer current income taxes to your post retirement years, while accumulating additional savings for retirement.

Please note that if you also make contributions, or have contributions made for you, to a 401(a) or 401(k) plan you are limited by the overall 415(c)(1)(A) limit of \$50,000 for all plans including 403(b), 401(a) and 401(k). If you are a participant in another retirement plan (excluding CalSTRS or CalPERS), please advise Envoy Plan Services, Inc.

If you wish to learn more about participating in the 403(b) Plan and the 457(b) Plan, please visit the website of our retirement plans administrator Envoy Plan Services, Inc. at www.envoyplanservices.com.

☛ Getting Started

- Logon to www.envoyplanservices.com
- Click onto Client Center; then Click onto your State, County and Employer.
- You are now on your Employer's home page on the Envoy website.
 - **403(b) Plan Providers** – A complete list of Approved Providers currently available in the Plan is listed on the Employer's home page.
 - **Forms Tab** – A Forms tab is at the top of the home page. Clicking on this tab will provide you with Definitions, Enrollment Procedures, Plan Highlights, Salary Reduction Agreement (SRA), Transaction Request Form and Instructions. Please download applicable forms and read carefully!
 - **Frequently Asked Questions** – A list of frequently asked questions and the responses to the questions is provided for your reference.
 - Educational Videos are provided for your viewing.

IMPORTANT NOTE: IF YOU HAVE A 403(b) AND/OR 457(b) PLAN ACCOUNT WITH A PREVIOUS EMPLOYER, YOU MUST ESTABLISH A NEW ACCOUNT TO ENROLL IN THIS PLAN. YOUR SALARY DEFERRAL CONTRIBUTIONS IN THIS EMPLOYER'S 403(b) PLAN AND 457(b) PLAN CANNOT BE INVESTED IN THE 403(b) PLAN AND 457(b) PLAN OF A PREVIOUS EMPLOYER.

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Step 1: Enrolling with a 403(b)

- Locate the provider of your choice from the list on your Employer's home page.
- Contact information is listed for each approved provider.
- Contact the provider directly to request enrollment forms and instructions.
- Work directly with the provider to complete their enrollment process. (Envoy Plan Services will not accept Provider enrollment forms).

Step 2: Enrolling with a 457(b) Provider

- Contact Josh Schefers the local representative for the 457(b) Plan
- Phone: 925-830-5025 or Email: jschefers@zukfinancial.com

Step 3: Establish Salary Reduction Agreement (SRA)

- After you have established your 403(b) account, you will need to submit a completed SRA to begin your payroll deduction contributions.

Paper: To obtain a paper SRA form logon to the website at www.envoyplanservices.com

- a. Click on Customer Service Center
- b. Click on your state
- c. Click on your county
- d. Click on your employer's section
- e. Click on the Forms tab
- f. Click on Salary Reduction Agreement
- g. Complete the SRA form (it is a fillable PDF file), print it, sign and date and fax it to Envoy's toll free fax number 877-513-2272.

Online: To submit an online SRA logon to Envoy's website at www.envoyplanservices.com and click on the red Login Button at the top right of the page.

- a. Username: enter your Social Security Number (SSN)
 - b. Password: Your default password will be the last 4 digits of your SSN
 - c. If this is your initial login, go to the next page for instructions on how to change your password to a more personal and secure one. Otherwise, you will be directed to the Main Menu.
- The SRA must be received by Envoy no later than the last business day of the month prior to the month that you want your first payroll deduction or the date you would like the change(s) to be effective.

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Transactions:

- Transactions for the Plan include: loans, transfers, rollovers, contract exchanges, and all distributions.
- All transactions must be sent to Envoy for approval prior to submission to your provider for processing.
- To submit a transaction request to Envoy for approval follow the steps below:

Paper:

- a. Contact your provider and request their specific paperwork.
- b. Go to Envoy's website and obtain the Transaction Request Form and Instructions (located from Envoy's website home page under Forms and Tools)
- c. Complete and mail all of the paperwork to Envoy at the address below, or you can fax the paperwork toll free at 877-513-2272.

Online:

- a. Logon to Envoy's website at www.envoyplanservices.com and click on the red Login Button at the top right of the page
- b. Username: enter your Social Security Number (SSN)
- c. Password: Your default password will be the last 4 digits of your SSN
- d. If this is your initial login, go to the next page for instructions on how to change your password to a more personal and secure one. Otherwise, you will be directed to the Main Menu.

ENVOY PLAN SERVICES, INC.

c/o MidAmerica

200 E. Main Street, Suite 100, Lakeland, FL 33801 (800) 248-8858 Toll Free Phone Number

(877) 513-2272 Toll Free Fax Number

Email us at: info@envoyplanservices.com

Website: www.EnvoyPlanServices.com

Contra Costa County Office of Education 403(b) Plan Plan Highlights

Introduction: We are pleased to offer the 403(b) Plan to eligible employees in order to help save for retirement. The plan allows you to save on a tax deferred basis. Plan oversight and administration is provided by Envoy Plan Services.

This brochure outlines the key provisions of the plan as well as who to contact to sign up, for plan or investment related questions, or other information. We encourage you to seriously consider taking advantage of this valuable benefit to help enhance your financial future.

Eligibility:

- **Employee Contributions:** All Employees are eligible to contribute to the 403(b) plan.

Entry Date:

- Employees are able to enroll in the Plan immediately upon commencing employment.
- If you have a 403(b) Plan account with a previous employer, you must establish a new account to enroll in this Plan. Your Salary Deferral Contributions in this Plan cannot be invested in the 403(b) Plan of a previous employer.

Contribution Types:

- **Employee Contributions:** Generally, you can contribute up to 100% of your income up to \$16,500 (in 2009). You may be eligible to contribute an additional \$5,500 if you are age 50 or older.
- **Roth 403(b) Contributions:** Along with pre-tax deferrals, you have the option to contribute to the Plan on an after-tax basis by utilizing the Roth 403(b) option. The same limits apply as to those for Employee Contributions.

Vesting:

- **Employee Contributions:** You are always 100% vested in your own contributions, plus earnings.

Withdrawal Options: (Subject to each investment provider's policies. Check with your investment provider for availability.)

- **In-Service Withdrawal:** If age 59 ½ or older.
- **Separation of Service:** Possible 10% penalty if under the age of 59½. Various payment options are available.
- **Loans:** Tax-free loans enable you to access your account without permanently reducing your account. You may have only one outstanding loan, with no minimum loan amount. Loans not repaid in accordance with the repayment schedule will result in taxation of the outstanding loan amount and a possible 10% penalty.
- **Hardships:** You may take a withdrawal for a financial hardship. Hardship withdrawals are limited to the amount you have contributed to the plan and are only permitted for limited financial circumstances that must be substantiated.

Investments:

- A list of the approved investment providers in the Plan can be obtained on Envoy's website at www.envoyplanservices.com or on CCCOE plans web page at www.spokeskids.com/ContraCostaCOE.

Note: If you want to make salary deferral contributions to a provider that is not currently approved for your Employer's Plan please email your request to info@envoyplanservices.com.

If the provider of your choice is listed, please contact the provider for new account set up and transfer options. You must also complete a new Salary Reduction Agreement form and submit it to Envoy Plan Services before contributions may begin. For more information, please refer to the SRA Instructions at www.envoyplanservices.com

Please Contact:

Investment Provider: To establish a new account and for forms such as distribution, loans, or hardships, account balances and to transfer funds.

Envoy Plan Services: For any plan related questions, to start, stop or change contributions, and for all transactions

Mail or fax all forms to: Envoy Plan Services
C/O MidAmerica Administrative & Retirement Solutions, Inc.
211 E. Main Street, Suite 100
Lakeland, FL 33801
Toll Free Fax# 877-513-2272

**Refer to the Plan Document for more information on the Plan.
In the event of a discrepancy, the Plan Document will prevail.**



c/o MidAmerica Administrative & Retirement Solutions, Inc.
211 E Main Street, Suite 100, Lakeland, FL 33801
Toll free: 800.248.8858 ♦ Toll free Fax: 877.513.2272
www.EnvoyPlanServices.com

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403(b) Plan Approved Providers

Administration Charge Paid by Provider

American Fidelity Assurance Company
Americo Financial Life and Annuity Insurance Company
Ameriprise Financial
AXA Equitable Life Insurance Company
CalSTRS Pension2 (TIAA-CREF)
Commonwealth Annuity & Life Insurance
Fidelity Investments
Great American Life Insurance Company(GALIC/AILIC)
ING ReliaStar Life Insurance Company
Massachusetts Mutual Life Insurance Company
Metropolitan Life Insurance Company -aka- MetLife, MetLife Investors, MetLife Resources
Oppenheimer Funds Distributor, Inc.
Security Benefit Group
VALIC

Administration Charge Paid by Employee

American Century Investments
American Funds
American United Life (AUL)
Franklin Templeton Bank and Trust
ING Life Insurance and Annuity Company
Jackson National Life Insurance Company
Lincoln National Life Insurance Company
TIAA-CREF
Vanguard

Provider contact information can be obtained on Envoy's website www.envoyplanservices.com or www.spokeskids.com/ContraCostaCOE