

Annual 403(b) Plan Eligibility Notice

Bergman School offers our eligible employees the opportunity to save for retirement by participating in the **Bergman School 403(b) Plan** (the "403b Plan"). You can participate in this plan by making pre-tax contributions and if permitted by the 403(b) Plan) ROTH 403(b) after-tax contributions. You are eligible to participate in this plan whether or not you are actively contributing to it.

Not yet contributing to the 403(b) Plan?

To start your contributions to the 403(b) Plan, you must establish an account with the investment provider(s) that you have selected. Return the salary reduction agreement to the Bookkeeping Department.

Already contributing to the 403(b) plan? Good News! You have an opportunity to increase your contributions to the 403(b) Plan.

If you are already currently contributing to the 403(b) Plan, you may be able to increase your pre-tax contributions and ROTH 403(b) after-tax contributions. To change your contributions, complete and return a salary reduction agreement to the Bookkeeping Department.

Of course you can keep your contributions at their current level. In the alternative, if your current financial situation means that you need to lower your saving for retirement, you change your contribution rate by completing and returning a salary reduction agreement as described above.

How much can I contribute?

In general, you may contribute up to \$17,500 in 2014. 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.

This sample universal availability notice is provided as a service to Voya Financial 403b plan sponsors to assist you in meeting the requirement under the final 403b regulations of notifying your employees on an annual basis of their eligibility to participate in the plan.