MSD OF DECATUR TOWNSHIP

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Indianapolis, IN 46221

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403b – Retirement Savings Plan

A 403(b) plan is a tax advantaged retirement savings plan available for public education organizations similar to 401(k) plans provided by private sector employers. Employee salary deferrals are made before income tax is paid and allowed to grow tax deferred until the money is taxed as income when withdrawn from the plan. Pre-tax contributions may be made to the MSD Decatur Township 403(b) plan by establishing an account with one of the approved vendors and completing the Salary Reduction Authorization form. You may enroll in the plan at any time. Please meet with one of the representatives to help you complete the required enrollment forms for participation in this program.
You may elect to make changes to establish deductions up to 4 times per year.

The following is intended to briefly describe how the 403(b) plan operates:
1. As a general rule, all employees are eligible to participate in the 403(b) plan.
2. In order for elected contributions to become effective a completed Salary Reduction Agreement Authorization (SRA) must be completed.
3. Payroll deductions for the 403(b) plan may not exceed the annual IRS limit.
4. All salary reduction elections in the 403(b) plan must be in the form of a flat dollar amount. 5. An employee may completely terminate deductions at any time.
6. Employees may only transfer monies in a 403(b) annuity account to approved vendors. (See attached list)
7. Investment selections, beneficiary designations, and name and address changes are made through your selected vendor.
In order to establish a payroll deduction to a 403(b) account, it is the employee's responsibility to contact one of the companies on the vendor list to complete an enrollment application and establish the retirement savings account.

Vendor List

VALIC/AIG Retirement Services

630 W. Carmel Drive, Suite 140
Carmel, IN 46032
Todd Bieberich (317) 509-2332
todd.bieberich@corebridgefinancial.com
or
Alyssa Ulrey (317) 818-5900
Alyssa.ulrey@corebridgefinancial.com

AXA EQUITABLE

9465 Counselor Row Suite 120
Indianapolis, IN 46240
Nick Plavchak (317) 558-3646
TJ Parker (317) 558-3640

AMERICAN FUNDS

3623 East Southport Road, Suite B
Indianapolis, IN 46227
Mike Coffman (317) 888-6101

METLIFE

3610 River Crossing Parkway, Ste. 280
Indianapolis, IN 46240
Andrea Whitican (317)819-7352

VOYA FINANCIAL (Formerly ING)

Plan Manager:
Greta Hottenstine
(860) 580-2284
Greta.hottenstine@voya.com

Relationship Manager:
Teresa Vondrak
(216)447-3764
Teresa.vondrak@voya.com

Advisor:
Steven W. Gipson
(317) 500-1693
swgipson@ceteraawealth.com