

# Hampden-Wilbraham Regional School District

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TO: All Employees

FROM: Beth L. Regalbuto, Associate Superintendent of Schools

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## Notice of Opportunity to Make Elective Deferrals to the Hampden-Wilbraham RSD 403(b) Plan

This is to notify you that if you are a Hampden-Wilbraham RSD employee, you are eligible to make a pre-tax elective deferral from your salary to the Hampden-Wilbraham RSD 403(b) Plan (the "Plan"). If the Plan permits after-tax Roth contributions, such elective deferrals may be designated as Roth contributions.

To make an elective contribution to the Plan, you must submit a Salary Reduction Agreement to the Plan's Third Party Administrator, MidAmerica Administrative & Retirement Solutions, Inc. You may make, change, or stop such an election to contribute as often as you wish, and it will be effective on the date indicated on the Salary Reduction Agreement or the next payroll date after it is approved by MidAmerica.

Such elective contributions are subject to applicable Internal Revenue Code limits and the terms of the Plan. The contributions may be suspended for 6 months following a distribution to you from the Plan if you take a financial hardship withdrawal.

You can submit a Salary Reduction Agreement via the 403(b)/457 Participant Website at <https://fe2.midamerica.biz/login.aspx>. Step-by-step participant website instructions are available at the following link: <https://www.midamerica.biz/wp-content/uploads/2012/04/Participant-Website-Instructions.pdf> (Salary Reduction Agreement information can be found starting on page 6.)

If you are a new participant, you may need to submit a Salary Reduction Agreement via hardcopy for your initial election. For a copy of the Salary Reduction Agreement or a summary for the Plan – or if you have any other questions – please contact MidAmerica Administrative & Retirement Solutions, Inc. at (866)873-4240 or visit their website at <https://www.midamerica.biz/forms/participants/>.

*This Notice is to provide general information regarding availability of the Plan. You should consult with your own financial, tax, or legal advisor as to whether you should contribute to the Plan. Should there be any difference between the information in this Notice and the Plan, the terms of the Plan will control. The information in this Notice is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties under the Internal Revenue Code or promoting, marketing, or recommending to any transaction or matter addressed herein.*