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## **Grand Prairie ISD 403(b) Plan**

### **Enrollment Guide**

**March 2009**



P.O. Box 7248  
Columbia, SC 29202-7248  
Phone 800-849-4001  
[www.penserv.com](http://www.penserv.com)

Enrollment in the Plan is a two-step process for new participants: first, you must enroll in the Plan, elect a salary deferral amount and choose an investment provider from the approved list of vendors. Next, you should immediately contact a representative of the vendor selected in the first step, and complete the necessary documentation required to generate an account with the investment company. Failure to establish a contract or custodial account with your selected vendor may prevent timely investment of your contributions.

If you were previously enrolled and wish to continue making contributions to the same investment provider, you will not be required to re-enroll or change your current elections under the Plan. The options you previously selected will continue to be applied to your new contributions. Existing balances may remain with the vendor or be transferred to another active vendor by completing the attached Transfer Form. Transfers may incur a surrender charge. Please contact your vendor for more information.

The following investment providers have executed information-sharing agreements with the plan to provide

Active Vendor Name	Investment Company Contact
American Funds - A Share Investments	
American Funds - R1 Investments	
American Funds - R2 Investments	
American Funds - R3 Investments	
American Funds - R4 Investments	
Ameriprise Financial Services	
AXA Equitable	
Fidelity Security Life Insurance Company	
Great American Financial Resources	
Horace Mann Insurance Co.	
Industrial Alliance Pacific	
ING Life and Annuity Company	
Life Insurance Co. of the Southwest	

Active Vendor Name	Investment Company Contact
Lincoln National Life Insurance Co.	
MassMutual Financial Group	
MetLife	
Oppenheimer Funds	
Reliastar Life Insurance Company	
USAA Life Insurance Company	
Vanguard Investments	
Variable Annuity Life Insurance Company (VALIC)	

**American Funds Special Instructions:**

New procedures for investing with this vendor will be provided after you enroll in the plan. Instructions directing you to the American Funds login page will be mailed or emailed using the contact information provided during the enrollment process. This account is available to receive transfers by completing the attached transfer form.

**Vanguard Special Instructions:**

If you are a new participant with Vanguard, you should first contact The Vanguard Group and complete an account application. You will also be required to complete an Interested Party Statement Request which is available in the Forms section of the Plan website.

If you currently have an account with Vanguard, you are required to complete an Interested Party Statement Request which is available in the Forms section of your Plan website. You will not be required to re-enroll or change your current elections under the Plan. The options you previously selected will continue to be applied to your new contributions. Existing balances may remain with this vendor or be transferred to another active vendor by completing the attached transfer form. Transfers may incur a surrender charge. Please contact Vanguard for more information.

**Affiliate Vendors**

Investment products may be owned by or affiliated with a parent company and under new regulations are being administered by a single vendor. Re-enrollment in these products is not required.

<b>If your investment provider was:</b>	<b>Accounts are administered by:</b>
Aetna	ING Life and Annuity Company
Annuity Investors Life Insurance Company	Great American Financial Resources
Great American Life Insurance Company	Great American Financial Resources
IDS Financial Services	Ameriprise Financial
ING Life Insurance & Annuity / Reliastar	ING
Northern Life Insurance Company	Reliastar Life Insurance Company
United Teacher Associates Insurance Co.	Great American Financial Resources

### **Inactive Vendors**

If you are currently investing with one of the inactive vendors listed below and wish to continue making contributions to the 403(b) Plan, you MUST select a new vendor from the list of active vendors shown above. To select a new vendor, you may enroll through the on-line system. Instructions are provided with this material. If you do not have access to the on-line enrollment system, you will need to complete paper enrollment forms available from your Benefits Administrator. If you need additional information on one of the active vendors listed above, please contact the agent or broker representing the vendor. Completed forms should be returned to PenServ.

Existing balances may remain with this investment provider or be transferred to an active vendor by completing the attached Transfer Form. Transfers may incur a surrender charge. Please contact your vendor for more information."

The following investment providers have been inactivated as a vendor under our Plan and will not be able to receive new contributions:

<b>Inactive Vendors</b>
AIM Investments
American Capital Trust Company
American Century
American Funds-Capital Bank & Trust
Americo Financial Life and Annuity
Amerita Acacia Companies
Aviva Life Insurance
Conseco Life
Fidelity & Guaranty Life
Fidelity Investments
First Investors Corporation
First National Bank of Boston
General American Life Insurance Company
GWN Securities Inc.
Hartford Life Ins.
Jefferson National Life
Kemper Investor Life Insurance Company
Lincoln Financial Group
Lord Abbett Life Insurance
Manu Life
Metlife Investors
Modern Woodmen of America

<b>Inactive Vendors</b>
Nationwide
North America for Life & Health Ins.
Primerica Sharehold Serv.
Puntam Fudiciary Trust CO
Smith Barney
State Farm
Sun America
T. Rowe Price
Templeton Fund Trust
The Hartford
Thrivent Financial for Lutherans
Transamerica Life & Annuity
Van Kampen
VFS Financial
Wachovia Securities Inc.
Western National Life
Western Reserve Life Assurance

For further information or for assistance with this process, please contact PenServ Plan Services, Inc. at:

Phone: 800-849-4001

Email: [403bservice@penserv.com](mailto:403bservice@penserv.com)

Mailing Address: P. O. Box 7248 | Columbia, SC | 29202-7248

<p>The 403(b) Program</p>	<p>The 403(b) Program provides a broad range of quality mutual funds and tax sheltered annuities, permitting employees an opportunity to build a diversified portfolio to supplement other retirement programs through your Employer.</p>
<p>Plan Features</p>	<ul style="list-style-type: none"> <li>• On-line web enrollment, view account balances, review transaction history, and download administrative forms.</li> <li>• Update personal information, perform transactions or exchange monies between investment providers.</li> <li>• Rollover funds from another account.</li> </ul>
<p>Plan Enrollment</p>	<p>Employees can enroll in the Plan using the attached Plan Access Code. Paper enrollment forms are available through your benefits administrator. Please allow a minimum of ten business days for paper enrollment processing.</p> <p>Any employee who is employed may participate in the Plan. Salary deferral information will be provided to your employer for entry into the payroll system upon enrollment processing by PenServ.</p> <p>Enrollment in the Plan is a two step process. In addition to making a salary deferral election and selecting a company to receive your contributions, you will need to complete the necessary documentation required by the selected investment provider. You should immediately contact a vendor representative for assistance in establishing your investment account if such an account does not currently exist. Failure to establish a contract or custodial agreement with your selected vendor may prevent timely investment of your funds.</p> <p>For further information on the enrollment process, you may contact the PenServ office listed below.</p>
<p>On-Line Plan Access</p>	<p>Once you have enrolled in the Plan, you can access your plan balances, modify your investment elections, monitor contributions and initiate investment transactions.</p> <p>Web Access: <a href="https://www.penserv.com/login">https://www.penserv.com/login</a></p>
<p>Contribution Amounts</p>	<p>Generally, employees are able to defer the maximum deferral limit established by the IRS from year to year. In 2009, the limit is \$16,500. Employees may also defer an additional catch-up amount in any year during which the individual has attained at least 50 years of age. For 2009, this catchup limit is \$5,500.</p>
<p>Participant Loans</p>	<p>If an employee meets certain requirements, the program offers the option to receive a loan from the Plan. Issuance of a new loan is contingent on receipt of information from current and prior investment providers. Loan requests that meet IRS requirements are generally approved within 3 business days from receipt of information required from investment providers. Please allow sufficient time for vendors to respond with required information. Loans must be repaid or the outstanding balance may become taxable upon default and future loans may be prohibited until repayment.</p> <p>Note: Check with your investment provider to determine if loans are permitted from your vendor account.</p>
<p>Distributable Events</p>	<p>If the employee becomes eligible for a distribution from the Plan, an application is submitted to the Plan Administrator for approval. Distributions that meet IRS requirements for payment are generally approved within 3 business days from receipt of information required from investment providers.</p>
<p>For Further Information</p>	<p>PenServ Plan Services, Inc.  Web Site: <a href="http://www.penserv.com">www.penserv.com</a>  Phone (800) 849-4001  Fax (803) 791-5925</p> <p>Mailing Address: P. O. Box 7248   Columbia, SC   29202-7248  Email: <a href="mailto:403bservice@penserv.com">403bservice@penserv.com</a></p>

# Grand Prairie ISD 403(b) Plan



## Easy On-Line Enrollment

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To enroll in the plan, you will simply need to follow the instructions prompted on the web page and enter your choice of investments for your account. All fields recognize upper and lower case characters; therefore, if you enter capital letters in your User Name or Password, the same upper or lowercase will be required each time you enter the information.

### Enrollment Process

Plan Website Address: <https://www.penserv.com/login> and select: [First Time Visitor?](#)

Enter: [Your Social Security Number](#)  
Enter the Plan Access Code: **grpr1122**

**Note:** The *First Time Visitor* Code is not available to access your account after you have selected a username and password.



### Step 1 of 4 - Enter your Personal Information

Items marked with an asterick (\*) must be completed before you can proceed to the next step.

- Username Information. This information is used to access your account, direct transactions and invest your contributions. The system is designed to protect your personal information; the codes you enter here should not be shared with another individual. For security purposes, you may not use sequential numbers or letters (i.e., 123 or abc), your name, Social Security Number, or symbols (i.e. @, !, &).
- Verification Question. This code is used as an identifier in case you forget your account password or need assistance from a participant services representative.
- Email address: Required for communication purposes and notification of changes applied to your account.



### Step 2 of 4 - Contribution Limits

This window provides limitation information for your Plan.

Check the  Box to indicate you are entering a deferral amount. Enter the salary deferral amount to be applied to each paycheck.



### Step 3 of 4 - Select Investments for Your New Contributions

The investment election percentages you enter will be applied to the money source you selected. Please note that once you have completed the enrollment process, you can always change your investment election percentages.



### Step 4 of 4 - Review and Confirm Your Entries

Please review the information you provided for the Plan. Be certain you check the entries carefully; the data will be used to establish permanent plan records and access to your account.

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## Congratulations! Your Enrollment is Complete

You may access your account through the Plan's website (displayed above) at any time using your Username and Password. If you elected to receive email confirmations, you will receive confirmation of your enrollment at the email address entered during the enrollment process.

### For Assistance

Participant Services Unit

| 800-849-4001

| [403bservice@penserv.com](mailto:403bservice@penserv.com)

**TRANSFER/CHANGE OF CUSTODIAN REQUEST**

The following information is required to complete a transfer of funds into the Employer's 403(b) Plan. If assistance is needed, please contact a 403(b) Customer Service Representative at 800-849-4001.

Employer Name	
<b>Grand Prairie ISD 403(b) Plan</b>	
Participant Name	Social Security No.

As a participant in the above-referenced plan, I hereby request a transfer of funds. The requested transaction represents  
 Change of Custodian       Plan to Plan Transfer       Exchange Between Active Vendors  
 Transfer from a Deselected Vendor       Transfer from an Orphan Account

**From:**

Investment Company Name \_\_\_\_\_

Contract No. \_\_\_\_\_

Address \_\_\_\_\_

Contact Name \_\_\_\_\_

Phone \_\_\_\_\_

**To:**

Investment Company Name \_\_\_\_\_

Contract No. \_\_\_\_\_

Address \_\_\_\_\_

Contact Name \_\_\_\_\_

Phone \_\_\_\_\_

**NOTE:**  
A Transfer of Custodial Responsibilities may require a Signature Guarantee by the officer of a commercial bank or financial organization authorized to execute this certification.

To complete the transfer, a copy of the most recent account statement must be attached to this request.

**Always check with the transferor to determine if any fees may apply to the voluntary surrender of your 403(b) investment account.**

PARTICIPANT SIGNATURE	DATE
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Signature Guarantee (Required for Mutual Fund Transfers)

\_\_\_\_\_ Date \_\_\_\_\_

Completed forms should be returned to:

PenServ Plan Services, Inc.  
P. O. Box 7248  
Columbia, SC 29202-7248