

# 403(b) Plan**Solutions**<sup>SM</sup>

## EMPLOYEE HANDBOOK



INSTRUCTIONS

GENERAL 403(b) PLAN HIGHLIGHTS

SALARY REDUCTION AGREEMENT

TRANSACTION AUTHORIZATION FORM

PARTICIPANT TRANSACTION GUIDE

# 403(b) PlanSolutions<sup>SM</sup>

## Step-by-Step Instructions

403(b) PlanSolutions is the retirement plan administration program that helps your school district administer its 403(b) retirement plan. 403(b) PlanSolutions is an administrative service and does not offer or endorse any of the 403(b) investment providers participating through your school district.

### Getting started

Before you proceed, review the list of participating investment providers available through the 403(b) plan. You may view a list of participating investment providers, products, and representatives at <http://sfr.baybridgeadministrators.com> under the Providers/Products link.

- If your investment provider is on the participating provider list,
  - ◆ You do not need to take any action at this time.
  - ◆ Your 403(b) contributions will continue to your current provider
  - ◆ Keep this handbook for future reference, you will need the salary reduction agreement and transaction authorization form to make future changes to your account
- If your investment provider is not on the participating vendor list,
  - ◆ The provider you work with chose not to participate in the district's 403(b) plan
  - ◆ Contributions to the investment provider will be discontinued
  - ◆ No additional 403(b) salary reductions will be made from your paycheck until you establish a 403(b) account with a participating investment provider

The following instructions will help you select a new 403(b) investment provider. **It is important to note that you are not required to move the assets of your current 403(b) account.**

### Step 1

Read all of the information contained in this booklet.

### Step 2

Select a provider from the list of participating investment providers and contact a representative of the provider for assistance in completing this process.

### Step 3

Complete the Salary Reduction Agreement on pages 4 and 5.

### Step 4

Complete the Transaction Authorization Form on pages 6 and 7 if you are requesting a transfer or would like to make catch-up contributions.

### Step 5

With assistance from your financial representative, submit the required forms as instructed in this booklet.

### Contact Information

Bay Bridge Administrators, LLC  
P.O. Box 162110  
Austin, TX 78716  
Toll Free: 1-800-953-6260  
Fax: 1-800-961-6240  
Visit us online at: <http://sfr.baybridgeadministrators.com>

# General 403(b) Plan Highlights

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## Contributions

### *What kinds of contributions may be made to this plan?*

- 403(b) Plans provide for pre-tax salary reduction contributions, post-tax Roth salary reduction contributions, and rollovers. Please consult your financial representative regarding the types of contributions available in your employer's plan.
- Pre-tax contributions are deducted **before** you pay current income taxes. Pre-tax investments grow tax-deferred and the contributions and any earnings are taxed when you take a distribution from this plan.
- You may roll over benefits from a former employer's eligible retirement plan into this plan.

### *How much may I contribute?*

- You can contribute up to 100% of your compensation to this plan up to the limit allowed under the Internal Revenue Code (\$15,500 in 2007).
- If you have 15 years of service with your employer, you may be eligible to make additional contributions of up to \$3,000 per year (capped at \$15,000 for all years).
- If you are age 50 or older you can contribute a "catch-up" contribution of up to \$5,000 (2007).

### *Can I ever lose my benefits?*

- You are always 100% vested in your salary reduction contributions. This means the value of your contributions and earnings are yours when you terminate employment with your employer, without respect to your years of service.

### *What do I have to do to start contributing?*

- Automatic payroll deduction withdraws your contributions directly from your paycheck after you complete a Salary Reduction Agreement and return it to the address listed on the bottom of the form. You may commence making contributions or modify the amount of your current contributions at any time by modifying your Salary Reduction Agreement.

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## Investments

### *Where are my contributions invested?*

- You may choose the 403(b) custodial account or annuity contract you want from the list of participating investment providers and 403(b) investment products.

### *How are my contributions invested?*

- You select how you want your contributions to be invested from among the investment options available under each participating investment provider's product.
- Your investment provider's custodial account or annuity contract will determine how often you may change your investment mix.

## 403(b) Plan Highlights (continued)

### Distributions, Loans and Transfers

#### *When can I take a distribution from this plan?*

- You may request a distribution when you retire, terminate your employment with the employer\*, or become disabled. If you do not request a distribution, IRS rules will generally require that you commence distributions soon after you turn 70½ or retire, if later.
- 100% of your account balance is payable to your designated beneficiary(ies) in the event of your death.

#### *Can I get money from the plan while I am still employed?*

- Depending on the provisions of the custodial account or annuity contract you select to hold your contributions, certain other distributions may be allowed, such as
  - ◆ Hardship withdrawals for certain financial emergencies;
  - ◆ In-Service withdrawals if you are at least 59½ years old; and
  - ◆ Loans.
- ◆ Please consult your financial representative regarding the availability of the above distributions from your employer's plan.

#### *Will I be taxed on my distribution?*

- You may be able to avoid current income taxes by rolling over your distribution to another tax-qualified retirement plan or Individual Retirement Account (IRA). Some distributions, such as hardship withdrawals, cannot be rolled over, and will therefore be subject to income taxation. If you have a Roth account, your contributions and, in certain circumstances, income earned on the contributions will not be taxed when distributed.

#### *Can I transfer my accounts to a new custodial account or annuity contract?*

- You may transfer your account tax-free to any participating investment provider and 403(b) investment product under your employer's plan. Certain charges may apply.

### Account Charges

#### *What fees are associated with my 403(b) account?*

- Your investment provider may charge a variety of fees for investment products available under the plan. These fees are usually required to be disclosed to you. Refer to the prospectus and other materials associated with the custodial account or annuity contract you select. These fees may include:
  - ◆ A periodic (such as quarterly or annual) record keeping fee.
  - ◆ A fee to cover investment management and administration, and for annuity contracts, risk charges and charges for riders, such as guaranteed income benefits. These types of fees may be deducted prior to determining the share or unit price of your investments, so you may want to ask your financial representative to point them out to you.
  - ◆ Some investment providers may charge a fee when you take a distribution from the plan.

**Before investing, you should carefully consider the investment objectives, risks, and charges and expenses of the mutual funds or annuity contracts available under this plan.**

### Account Information

#### *How can I get information about my account?*

- You may obtain account information through your financial representative or the investment provider of your custodial account or annuity contract.

\*Distributions prior to age 59½ may be subject to a 10% IRS tax penalty.

Questions? Call our Service Center at 1-800-953-6260.

**Instructions**

Use this form to set up or change contributions to your account from your paycheck. Please check with your employer to verify that this agreement meets your employer's requirements. Please type or print.

**1. Provide General Account Information**

Contract/Account Number \_\_\_\_\_ Plan Number \_\_\_\_\_

Employer Name \_\_\_\_\_

Name of Owner/Participant \_\_\_\_\_  
First MI Last

Mailing Address \_\_\_\_\_  
Street Address City State ZIP Code

Social Security Number/Tax I.D. Number \_\_\_\_\_

Daytime Phone Number \_\_\_\_\_ Home Phone Number \_\_\_\_\_

**2. Set Up Salary Reduction – 403(b)**

Complete this section to set up or change contributions to your 403(b) Account. Please note that the maximum amount of salary that can be reduced may not exceed the limits of the Internal Revenue Code. Verify with your Employer availability of Roth 403(b) contributions. If you are making catch-up contributions, a copy of the calculation must be provided with this Salary Reduction Agreement.

- Deduct from my salary (select all that apply):
  - Pre-Tax Qualified Contribution \$ \_\_\_\_\_ or % \_\_\_\_\_ per pay period.
  - After-Tax Roth Contribution \$ \_\_\_\_\_ or % \_\_\_\_\_ per pay period.
  - Catch-up Amount
    - Pre-Tax Qualified Contribution – 15-Years Service \$ \_\_\_\_\_
    - After-Tax Roth Contribution – 15-Years Service \$ \_\_\_\_\_
    - Pre-Tax Qualified Contribution – Age 50 \$ \_\_\_\_\_
    - After-Tax Roth Contribution – Age 50 \$ \_\_\_\_\_
- Total** \$ \_\_\_\_\_ or % \_\_\_\_\_ per pay period.
- Please stop my contributions to \_\_\_\_\_  
Current Provider
- I choose not to contribute at this time.

**3. Investment Provider**

Complete this section with the amount per Investment Provider and account type. You are responsible for establishing any annuity contract or custodial account with the Investment Provider(s) as indicated below.

Investment Provider	Product Name	403(b) Pre-Tax		403(b) After-Tax Roth	
		Salary Reduction	Catch-up	Salary Reduction	Catch-up
1.					
2.					
3.					
4.					

**4. Provide Signatures**

This Salary Reduction Agreement is irrevocable with respect to amounts earned while it is in effect and applies only to amounts earned after the agreement becomes effective.

403(b) deferrals can start no earlier than the first pay period following the pay period this agreement is signed.

Deferrals start on \_\_\_\_\_  
(mm/dd/yyyy)

This Salary Reduction Agreement will continue until amended or terminated. This agreement supercedes all prior salary reduction agreements and shall automatically terminate with severance from employment.

The Employee agrees that the Employer shall have no liability whatsoever for any loss suffered by the Employee with regard to his/her selection of a provider, or the solvency of the operation of, or benefits provided by, said provider.

IN WITNESS THEREOF, this agreement has been executed by the parties hereto

this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

X \_\_\_\_\_  
Signature of Employee Date (mm/dd/yyyy)

X \_\_\_\_\_  
Signature of Representative (optional) Date (mm/dd/yyyy) Print Name of Representative

**For employer use only:**

The Employer agrees to reduce the Employee's compensation by the amount listed, and to pay this amount to:

Employee Benefit Clients  
Chase Bank C/F  
Security Financial Resources  
PO Box 162110  
Austin, TX 78716

Mail to: Employee Benefit Clients • Security Financial Resources • PO Box 162110 • Austin, TX 78716 or  
Fax to: 1-800-961-6240  
Visit us online at <http://sfr.baybridgeadministrators.com>

Questions? Call our Service Center at 1-800-953-6260.

**Instructions**

Complete and submit this form along with any forms required by your investment provider to Bay Bridge Administrators, LLC (BBA), at the address listed on the back of this form. BBA will forward approved transaction requests to your investment provider(s).

**1. Provide General Account Information**

Name of Owner/Participant \_\_\_\_\_  
First MI Last

Mailing Address \_\_\_\_\_  
Street Address City State ZIP Code

Social Security Number/Tax I.D. Number \_\_\_\_\_

Daytime Phone Number \_\_\_\_\_ Home Phone Number \_\_\_\_\_

Employer Name \_\_\_\_\_

Investment Provider Name \_\_\_\_\_

Product Name \_\_\_\_\_

Contract/Account Number \_\_\_\_\_ Plan Number or Name \_\_\_\_\_

**2. Transaction Request**

**Catch Up Contributions – Include supporting calculation materials with this request.**

**15 Years of Service** (The 15 Year limit must be used before the Age 50 limit, if applicable)

**Regular/Age 50**

**Rollover Contribution (To Plan)**

**Loan Request** – I have outstanding loans from other qualified retirement plans, as listed here:  
 \_\_\_\_\_  
 \_\_\_\_\_

**Distribution/Withdrawal**

**Financial Hardship** – You must submit documentation, including receipts, to substantiate the hardship need and amount requested.  
 Must take maximum loan before taking a Hardship withdrawal.

Reason for hardship:

Deductible Medical Expenses in excess of 7.5% of gross income

Post secondary education, tuition, room and board or related fees

Purchase of principal residence (excluding mortgage payments)

Prevent eviction from principal residence

Funeral expenses for immediate family members

Casualty loss of principal residence

If a hardship withdrawal is taken, regulations prohibit contributions to this Plan or any other Plan maintained by your employer during the six-month period following the withdrawal.

**Disability** – Permanent Disability (As defined in section 72(m)(7) of the Internal Revenue Code – Physician’s explanation is required.)

**Required Minimum Distribution (RMD)**

**Normal Distribution** (Severance from employment, age 59½ or older, or none of the above reasons apply.)

## 2. Transaction Request (continued)

- Transfers** – Please transfer assets from the above product/account to the investment provider and product/account indicated below:

\_\_\_\_\_  
New Investment Provider

\_\_\_\_\_  
New Product Name

\_\_\_\_\_  
Account

\_\_\_\_\_  
New Investment Provider Address

I would like to transfer:

- Full Balance  
 Partial Balance Amount \$ \_\_\_\_\_

- Rollover** (from Plan) – Please rollover assets from the above product/account to the investment provider and product/account indicated below:

\_\_\_\_\_  
New Investment Provider

\_\_\_\_\_  
New Product Name

\_\_\_\_\_  
Account

\_\_\_\_\_  
New Investment Provider Address

Reason for rollover distribution: (Check all that apply.)

- Age 59 ½  
 Disabled  
 Severance from employment on \_\_\_\_\_ (includes retirement, termination, change of employment)  
Date (mm/dd/yyyy)

I would like to rollover:

- Full Balance  
 Partial Balance Amount \$ \_\_\_\_\_

- Non Financial Change Requests** – Please select the type of change from the list below.

- Name Change  
 Address Change  
 Beneficiary Change (Primary/Contingent)

## 3. Signatures

I understand, acknowledge and certify that:

- Bay Bridge Administrators, LLC is authorized to review my request for the transaction above.
- I have attached documents necessary for the investment provider to process the transaction.
- If I am requesting a rollover contribution, I have met the applicable requirements under my prior plan to request a rollover distribution.
- If I am requesting a loan from this account, Bay Bridge Administrators, LLC will determine if the loan feature is available.
- The information provided herein is complete, accurate and true.

X \_\_\_\_\_  
Participant Signature Date

X \_\_\_\_\_  
Authorized Signature Approval Date  
Bay Bridge Administrators, LLC

Bay Bridge Administrators, LLC  
Bay Bridge Administrators, LLC • P.O. Box 162110 • Austin, TX 78716  
800-953-6260 • fax: 800-961-6240

# Participant Transaction Guide

## Contributions

The following instructions explain how to initiate, change or redirect salary reduction contributions to your voluntary retirement plan(s).

### **Initiating contributions to your voluntary retirement account**

1. Select an investment provider. A list of participating investment providers, products, and representatives is available at <http://sfr.baybridgeadministrators.com> under the Providers/Products link.
2. Contact the desired representative or investment provider to complete an investment application and salary reduction agreement. Your representative can provide you with the required forms. The salary reduction agreement is available on pages 4 and 5 or at <http://sfr.baybridgeadministrators.com> under the Salary Reduction Agreement link.
3. Submit your salary reduction agreement to the address listed on the bottom of the salary reduction agreement. Your representative can assist you in completing these forms.
4. Salary reductions will be made to your voluntary retirement plan starting with the payroll date designated on your salary reduction agreement.

### **Initiating catch up contributions to your voluntary retirement account**

1. Complete steps 1 and 2 above.
2. Complete a transaction authorization form indicating your desire to make catch up contributions to your plan. This form is available on pages 6 and 7 or at <http://sfr.baybridgeadministrators.com> under the Transaction Authorization Form link.
3. Submit your salary reduction agreement and transaction authorization form to the address listed on the bottom of the transaction authorization form. Your representative can assist you in completing these forms.
4. Salary reductions will be made to your voluntary retirement plan starting with the payroll date designated on your salary reduction agreement.

### **Increasing or decreasing contributions to your voluntary retirement account**

1. Complete a salary reduction agreement with the new amount you would like contributed to your voluntary retirement plan. The salary reduction agreement is available on pages 4 and 5 or at <http://sfr.baybridgeadministrators.com> under the Salary Reduction Agreement link.
2. Submit the salary reduction agreement to the address listed on the bottom of the form.
3. Salary reductions will be made to your voluntary retirement plan starting with the payroll date designated on your salary reduction agreement.

### **Redirecting contributions to a different participating investment provider or product**

1. Select an investment provider. You may view a list of participating investment providers, products, and representatives at <http://sfr.baybridgeadministrators.com> under the Providers/Products link.
2. Contact the desired representative or investment provider to complete an investment application and salary reduction agreement. Your representative can provide you with the required forms. The salary reduction agreement is available on pages 4 and 5 or at <http://sfr.baybridgeadministrators.com> under the Salary Reduction Agreement link.
3. Submit the salary reduction agreement to the address listed on the bottom of the salary reduction agreement. Your representative can assist you in completing these forms.
4. Salary reductions will be made to your new investment provider or product starting with the payroll date designated on your salary reduction agreement.

## Transfers and Rollovers

The following instructions explain how to:

- a) transfer your voluntary retirement plan assets between participating investment providers and products within your retirement plan
- b) roll your voluntary retirement plan assets to an IRA or retirement plan with another employer
- c) roll voluntary retirement plan assets from a prior retirement plan into your current plan

Note: To process a transfer or rollover you must complete a transaction authorization form. This form is available on pages 6 and 7 or at <http://sfr.baybridgeadministrators.com> under the Transaction Authorization Form link.

### **Transferring your retirement plan assets between participating providers within your plan**

1. Verify that the new investment provider, product, and representative are participating in your employer's plan. You may view a list of participating investment providers, products, and representatives at <http://sfr.baybridgeadministrators.com> under the Providers/Products link. Transfer may not be made to investment providers or products or by representatives not participating in your employer's plan.
2. Contact the desired representative or new investment provider to complete an investment application and salary reduction agreement, if contributions will be redirected to the new investment provider. Your representative can provide you with the required forms. The salary reduction agreement is available on pages 4 and 5 or at <http://sfr.baybridgeadministrators.com> under the Salary Reduction Agreement link.
3. Contact your representative or current investment provider to get a copy of the paperwork needed to complete a transfer to a new investment provider or product.
4. Complete the transaction authorization form indicating your desire to process a transfer within the plan. This form is available on pages 6 and 7 or at <http://sfr.baybridgeadministrators.com> under the Transaction Authorization Form link.
5. Submit the transaction authorization form, distribution request form (current provider), transfer paperwork (new provider) and salary reduction agreement, if applicable, to the address listed on the bottom of the transaction authorization form. Your representative can assist you in completing all forms necessary to complete the transfer.
6. Once your transfer request has been reviewed and approved it will be forwarded to the applicable investment providers for processing.

### **Rollover to an IRA or retirement plan with a new employer**

1. Generally, you may request a rollover from your voluntary retirement plan to an IRA or a retirement plan sponsored by your new employer if:
  - i. You are retired or separated from service from the employer that made salary reduction contributions to your retirement account
  - ii. You are disabled
  - iii. You have attained 59 ½ years of age

Your retirement plan may have additional restrictions for rollovers. You may contact your financial representative or Bay Bridge Administrators, LLC at 1-800-953-6260 to determine if you are eligible to complete a rollover out of your voluntary retirement plan.

2. Contact your representative or investment provider to get a copy of the paperwork needed to complete a rollover.
3. Complete the transaction authorization form indicating your desire to process a rollover out of the plan. This form is available on page 6 and 7 or at <http://sfr.baybridgeadministrators.com> under the Transaction Authorization Form link.
4. Submit the transaction authorization form and the distribution request form (current provider) to the address listed on the bottom of the transaction authorization form. Your representative can assist you in completing all forms necessary to complete the rollover.
5. Once your rollover request has been reviewed and approved it will be forwarded to the applicable investment providers for processing.

## Transfers and Rollovers (continued)

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### **Rollover to your current voluntary retirement plan**

1. Generally, you may request a rollover from a prior retirement plan to your current voluntary retirement plan if you qualify for a distribution under the prior plan. Your prior retirement plan may have additional restrictions for rollovers; therefore you should consult with your financial representative or prior plan administrator to determine if you are eligible to complete a rollover out of your prior retirement plan.
2. Contact your representative or investment provider to get a copy of the paperwork needed to complete a rollover out of your prior plan.
3. Contact your representative or current investment provider to get a copy of the paperwork needed to complete a rollover contribution into your current plan.
4. Complete the transaction authorization form indicating your desire to process a rollover contribution to the current plan. This form is available on pages 6 and 7 or at <http://sfr.baybridgeadministrators.com> under the Transaction Authorization Form link.
5. Submit the transaction authorization form, distribution request form (prior provider), and rollover paperwork (current provider) to the address listed on the bottom of the transaction authorization form. Your representative can assist you in completing all forms necessary to complete the rollover.
6. Once your rollover request has been reviewed and approved it will be forwarded to the applicable investment providers for processing.

## Distributions

The following instructions explain how you may request a distribution from your voluntary retirement plan.

1. Generally, you may request a distribution from your voluntary retirement plan if:
  - i. You are retired or separated from service from the employer that made salary reduction contributions to your retirement account
  - ii. You are disabled
  - iii. You have attained 59½ years of age

Your retirement plan may have additional restrictions on distributions. You may contact your financial representative or Bay Bridge Administrators, LLC at 1-800-953-6260 to determine if you are eligible to make a full or partial withdrawal from your voluntary retirement plan.

Please be sure to read the special tax notice regarding tax withholding and potential tax penalties of making withdrawals from your voluntary retirement plan. This notice should be provided to you by your current investment provider.

2. Contact your representative or investment provider to get a copy of the paperwork needed to complete a distribution.
3. Complete the transaction authorization form indicating your desire to process a distribution from your plan. This form is available on pages 6 and 7 or at <http://sfr.baybridgeadministrators.com> under the Transaction Authorization Form link.
4. Submit the transaction authorization form and distribution request form required by your investment provider to the address listed on the bottom of the transaction authorization form. Your representative can assist you in completing all forms necessary to complete the distribution.
5. Once your distribution request has been reviewed and approved it will be forwarded to the applicable investment provider for processing.

## Hardship Distributions

1. Generally, you may request a hardship distribution from your voluntary retirement plan if you meet the following requirements:
  - i. You have a qualified financial hardship
  - ii. You have taken the maximum loan amount available under your retirement plan and all other plans maintained by your employer, if available
  - iii. You have obtained other currently available distributions
  - iv. You stop contributions to your voluntary retirement plan for a period of six months following the receipt of the hardship distribution
  - v. The distribution is not in excess of the amount of the hardship and taxes attributable to the hardship distribution

Your retirement plan may have additional restrictions on hardship distributions. You may contact your financial representative or Bay Bridge Administrators, LLC at 1-800-753-6260 to determine if you are eligible to make a hardship distribution from your voluntary retirement plan.

Please be sure to read the special tax notice regarding tax withholding and potential tax penalties of making withdrawals from your voluntary retirement plan. This information should be provided to you by your current investment provider.

2. Contact your representative or investment provider to get a copy of the paperwork needed to complete a hardship distribution.
3. Complete the transaction authorization form indicating your desire to process a hardship distribution from your plan. This form is available on pages 6 and 7 or at <http://sfr.baybridgeadministrators.com> under the Transaction Authorization Form link.
4. Submit the transaction authorization form and hardship distribution request form required by your investment provider to the address listed on the bottom of the transaction authorization form. Your representative can assist you in completing all forms necessary to complete the hardship distribution.
5. Once the hardship distribution request has been reviewed and approved it will be forwarded to the applicable investment provider for processing.
6. Bay Bridge Administrators, LLC will notify your employer that salary reductions must be stopped for a period of six months following the receipt of the hardship distribution.
7. Complete a new salary reduction agreement to restart contributions to your voluntary retirement plan following the mandatory six month deferral suspension period.

## Loans

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Please consult your financial representative or Bay Bridge Administrators, LLC at 1-800-953-6260 regarding the availability of loans within your voluntary retirement plan.

While your plan may permit loans, your investment product may not, therefore you should also consult with your investment provider or representative regarding the availability of loans within your specific contract/account.

1. Contact your representative or investment provider to get a copy of the loan paperwork required to process a loan. Your investment provider may have additional restrictions on loans that differ from your voluntary retirement plan. Your investment provider will provide you with the loan repayment options and establish a repayment plan.
2. Complete the transaction authorization form indicating your desire to process a loan from your plan. This form is available on pages 6 and 7 or at <http://sfr.baybridgeadministrators.com> under the Transaction Authorization Form link.
3. Submit the transaction authorization form and loan request paperwork required by your investment provider to the address listed on the bottom of the transaction authorization form. Your representative can assist you in completing the forms necessary to complete the loan distribution.
4. Once the loan request is reviewed and approved it will be forwarded to the applicable investment provider for processing.
5. Your investment provider will send you the proceeds from your loan once the request is processed.

## Non-Financial Requests

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The following instructions explain how to make non-financial changes to your voluntary retirement plan including:

- Name Changes
  - Address Changes
  - Change of Beneficiaries
1. Contact your representative or investment provider to get a copy of the paperwork required by your investment provider to complete non-financial changes.
  2. Complete the transaction authorization form indicating your desire to process a non-financial change. This form is available on pages 6 and 7 or at <http://sfr.baybridgeadministrators.com> under the Transaction Authorization Form link.
  3. Submit the transaction authorization form and the paperwork required by your investment provider to the address listed on the bottom of the transaction authorization form. Your representative can assist you in completing the forms necessary to complete a non financial change.
  4. Once the request is reviewed and approved it will be forwarded to the applicable investment provider for processing.



**SECURITY BENEFIT**<sup>SM</sup>

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**Security Distributors, Inc.**