

Ontario Local School District

Annuity List - Effective August 1, 2011

Listed below are the current annuity companies available to all Ontario employees. In order to acquire a new company, there must be five (5) individuals interested in the same company. The new company must also fill out an Information Sharing Agreement and be a member of VOYA Plan with Ease Program. (These forms will be sent to the new company by the Ontario Treasurer.) Any questions, please contact the Treasurer's office at 747-4311.

Annuity Company	Plan #	Agent	Web-site	Phone Number	Code	Type
Ameriprise Financial	104836	M Roberts	www.ameriprise.com	419-521-4406	510	403b
Great American Life Ins. Co (GALIC)	00H986	John Aelker		419-523-9022	514	403b
VOYA Financial	VT4864	Dan Jacobs	www.voyaretirement.voyaplans.com	800-552-2181 Ext# 4023746	521	403b
VOYA Financial - Reliastar	VT4864	Dan Jacobs	www.voyaretirement.voyaplans.com	800-552-2181 Ext# 4023746	504	403b
Legend Group	578	John Aelker		419-523-9022	520	403b
Massachusetts Mutual Life	A0073	No Agent	www.massmutual.com	800-272-2216	519	403b
Met Life	0828025	No Agent	www.metlife.com	800-648-5433	524	403b
Modern Woodmen of American	21244906001	G Boyce	www.modern-woodmen.org	419-529-5827	527	403b
Oppenheimer Funds	075570	R Thauvette	www.oppenheimer-funds.com	419-342-7140	511	403b
VOYA - Roth 403(b)	VT4864	Dan Jacobs	www.voyaretirement.voyaplans.com	800-552-2181 Ext# 4023746	608	403b

457 Plans

Plan Name	Type	Phone Number	Code	Annuity Type
VOYA - OASBO	VFL213	Dan Jacobs	800-552-2181 ext# 4023746	526
Ohio Deferred Comp	680200	Stan Mories	419-560-0644 or 877-644-6457	529
				457
MMO - FlexSave - Health	FSA	800-525-9252	532	Section 125
MMO - FlexSave - Dependent	FSA	800-553-9946	537	Section 125
Pre-Paid Legal Services	Service	800-464-2266	617	Regular Ins.
New York Life Insurance	Service	419-709-8131	624	Regular Ins.
American Fidelity Insurance Co.	Insurance	877-518-2337 Regional office	533;534;629;630;631,632,634	Regular/Sec 125 Ins.
Texas Life Insurance Co.	Insurance	800-283-9233	633	Regular Ins.

Ontario Local School District
Annual 403(b) Plan Eligibility Notice
2019

Ontario Local School District offers our eligible employees the opportunity to save for retirement by participating in the **Ontario Local School District 403(b) Plan** (the “403(b) 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, complete and return a salary reduction agreement to the Treasurer’s office to the attention of **Deanna Weithman**. Forms (SRA) must fall under the guidelines of the IRS and meet all compliance regulation set by Ontario Local School District. Deductions will start the first pay of the following month. Please note that in addition to completing and returning a salary reduction agreement, you must also establish an account with the appropriate investment provider(s) that you have selected on the salary reduction agreement and you may also need to provide any additional information that may be required to enroll you in the 403(b) plan.

Already contributing the 403(b) plan? Great 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. To change your contributions, complete and return a salary reduction agreement to the Treasurer’s office to the attention of **Deanna Weithman**.

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 can 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 \$19,000 in 2019. This amount may be adjusted annually. Consult your financial advisor for contribution for the “catch up” contributions. 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 Notice is not intended as tax or legal advice. Neither your employer nor the investment providers offering retirement savings products under the plan can provide you with tax or legal advice. Employees are encouraged to contact their financial representative or tax professional with any questions

This sample universal availability notice is provided as a service to Voya Financial® 403(b) plan sponsors to assist you in meeting the requirement under the final 403(b) regulations of notifying your employees on an annual basis of their eligibility to participate in the plan. Products and services offered by the Voya ® family of companies.

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