

## City of Haverhill 403(b) Plan 2019 Universal Availability Notice

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To: All Employees of City of Haverhill

In compliance with the requirements of IRC §403(b)(12)(A)(ii) this Notice will advise you of the voluntary 403(b) program established and maintained for the benefit of our employees. The following information provides details of the Plan and outlines the procedures for enrollment.

### Eligibility

All employees who are employed by City of Haverhill are eligible to participate in the 403(b) plan upon date of hire.

### Contributions

When you enroll in the program, the amounts you designate as salary deferrals are withheld from your wages and forwarded to an investment provider of your choice. Contributions may be changed, started or stopped at any time. Several types of contributions are available in your Plan:

**Pre-Tax Salary Deferrals.** These are amounts contributed into a 403(b) plan that are deferred from your paycheck before federal income taxes are applied. State income taxes may or may not be applicable.

- For **2019**, you may defer from your wages, a maximum of \$19,000 to all 403(b) and 401(k) plans unless you will reach 50 years of age during the year. In that case, you would be eligible to contribute an additional \$6,000. Deferrals may not exceed 100% of your wages.

**15-Year Catch-Up Contributions.** If you meet certain qualifying conditions, you may also be able to defer an additional amount under this option. Special rules apply and documentation of eligibility must be provided before this election will be permitted.

**Rollovers.** You may also rollover funds from another employer's plan if you receive an eligible rollover distribution. Before you can complete a rollover into this Plan, you must first receive an acceptance authorization before the monies can be applied to your account.

### Plan Investment Options

Your contributions to the 403(b) Plan must be made to an investment provider approved by your Employer. **(Before enrolling in the Plan, you should first establish an account with one of the Providers listed in this Notice.)** Once you have executed an investment contract, you should establish an account through the Plan's web site and create a secure login and password.

### Assistance

You may enroll in the Plan or receive assistance with these provisions by contacting the Plan's Third Party Administrator, your Employer's Benefit Administrator, or a representative for one of the Investment Companies listed in this notice. Additional information about the provisions and options in your Plan are available by contacting PenServ Plan Services, Inc. at (800) 849-4001 or from the Plan's web site.

#### Third Party Administrator

PenServ Plan Services, Inc.  
Plan Record-keeper  
Phone (800) 849-4001  
www.penserv.com  
Email: [403badministration@penserv.com](mailto:403badministration@penserv.com)

#### Employer Benefits Administrator

City of Haverhill  
Nina Torrisi  
Phone: (978) 420-1964  
Email: [nina.torrisi@haverhill-ps.org](mailto:nina.torrisi@haverhill-ps.org)

Plan Web Site is available at:

[www.penserv.com](http://www.penserv.com)

Select: Login to Your Account

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**Investment Provider Options**

<b>Provider and Product Name</b>	<b>Product Type</b>	<b>Contact</b>
American Funds – PenServ	Mutual Funds	American Funds, General Enrollment Phone (800) 849-4001
Ameriprise Financial Services	Annuities / Mutual Funds	Phone (724) 434-1545 <a href="http://www.ameriprise.com">http://www.ameriprise.com</a>
AXA – Equitable Life Insurance Company	Annuities	Phone (800) 628-6673 <a href="http://www.axaonline.com">www.axaonline.com</a>  Eric Antkowiak Phone (603) 378-0042 <a href="mailto:ellantkowiak@woodburyfinancial.net">ellantkowiak@woodburyfinancial.net</a>
Great American Financial Resources	Annuities / Mutual Funds	Lynn Kaplan Phone (781) 444-4141 ext. 251 <a href="mailto:LKaplan@horizongrp.net">LKaplan@horizongrp.net</a>
Horace Mann	Annuities	Phone (800) 999-1030 <a href="https://www.horacemann.com">https://www.horacemann.com</a>
Lincoln Investment Planning Inc	Mutual Funds	Phone (800) 242-1421 x 4543 <a href="http://www.lincolninvestment.com">http://www.lincolninvestment.com</a>
MetLife / MetLife of Connecticut	Annuities / Mutual Funds	Phone (800) 638-5433 <a href="http://www.metlife.com">http://www.metlife.com</a>  Christopher Canney, Phone (781) 876-4186 <a href="mailto:ccanney@baystatefinancial.com">ccanney@baystatefinancial.com</a>  Edward Shelley Phone (781) 876-4185 <a href="mailto:eshelley@baystatefinancial.com">eshelley@baystatefinancial.com</a>
Modern Woodmen of America	Annuities / Mutual Funds	Elisabeth Brady Phone (781) 405-7925 <a href="https://reps.modernwoodmen.org/ebrady">https://reps.modernwoodmen.org/ebrady</a>
Oppenheimer Funds Inc Trust Company	Mutual Funds	Phone (888) 470-0862 <a href="https://www.oppenheimerfunds.com">https://www.oppenheimerfunds.com</a>  Christopher Canney Phone (781) 876-4186 <a href="mailto:ccanney@baystatefinancial.com">ccanney@baystatefinancial.com</a>  Edward Shelley Phone (781) 876-4185 <a href="mailto:eshelley@baystatefinancial.com">eshelley@baystatefinancial.com</a>
Reli-A-Star Life Insurance Company	Annuities	Phone (800) 262-3862
Security Benefit	Mutual Funds	Phone (800) 888-2461 <a href="https://www.securitybenefit.com">https://www.securitybenefit.com</a>  Eric Antkowiak, Security Benefit Phone (603) 378-0042 <a href="mailto:ellantkowiak@woodburyfinancial.net">ellantkowiak@woodburyfinancial.net</a>
Vanguard Group	Mutual Funds	Phone (877) 662-7447 <a href="http://retirementplans.vanguard.com">http://retirementplans.vanguard.com</a>
Variable Annuity Life Insurance Company (VALIC)	Annuities	Phone (800) 584-9651 <a href="http://www.valic.com">http://www.valic.com</a>
VOYA Retirement Insurance & Annuity Company	Annuities	Teresa Finigan Phone (781) 796-9869 <a href="mailto:finigant@fin-plans.com">finigant@fin-plans.com</a>