

## City of Haverhill 403(b) Plan 2018 Universal Availability Notice

---

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 are eligible upon their 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 **2018**, you may defer from your wages, a maximum of \$18,500 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](http://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

**City of Haverhill 403(b) Plan**  
**2018 Universal Availability Notice**

---

**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	Mutual Funds and Annuities	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:eamtkowiak@woodburyfinancial.net">eamtkowiak@woodburyfinancial.net</a>
GREAT AMERICAN FINANCIAL RESOURCES	Mutual Funds and Annuities	Lynn Kaplan, Great American Advisors 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 OF CONNECTICUT	Mutual Funds and Annuities	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>
MODERN WOODMEN OF AMERICA	Mutual Funds and Annuities	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>
RELIASTAR 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:eamtkowiak@woodburyfinancial.net">eamtkowiak@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 AND ANNUITY COMPANY	Annuities	Teresa Finigan Phone 781-796-9869 <a href="mailto:finigant@fin-plans.com">finigant@fin-plans.com</a>