

Carrizo Springs CISD 403b Universal Availability Notice

I understand that I have the opportunity to save for retirement by participating in Carrizo Springs CISD's 403b Plan.

I understand I can participate in the 403b plan with pre-tax or post-tax (Roth) contributions by completing and submitting a salary reduction agreement to Bay Bridge Administrators (PO Box 161690, Austin, TX 78716) and enrolling with one of the investment providers that has signed the information sharing agreement necessary to comply with the District's 403b Plan.

I understand that the salary reduction agreement gives Carrizo Springs CISD permission to take the elected dollar amounts or percentage from my paycheck and contribute those amounts to my 403b plan. For a complete list of investment providers available to me through the plan and their contact information, I can visit:

<http://www.baybridgeadministrators.com>

Or, Specifically:

http://www.baybridgeadministrators.com/sfr_select_employee.php?id=158

If I do not have access to the internet, I understand that 403b employee handbooks are available in the District Administration Office.

I understand that all employees are eligible to participate and that I may contribute up to \$17,000 per year with this amount changing annually if IRS limits change. I understand that if I am at least 50 years old, catch-up provisions could allow me to contribute more and that I should contact my investment provider for more information.

I understand that the district does not give product, financial, legal, or other advice in these matters and my investment decisions and my decisions regarding my retirement savings are my own.

Printed Name

Signature

Date