Resources & Quick Facts
Most investment choices boil down to:

1. How much to contribute to the 403(b)?
2. How to select an investment company?
3. Which investment options to select within the vendor choices?

Professional guidance: Consult with your personal financial planner or make an appointment with a non-commissioned, licensed ING representative:

Call: Doug Lytton @760 855 8728
Email: doug.lytton@ingfa.com

403(b) plan vendors for 2009:
Visit the website: http://www.peralta.edu/apps/comm.asp?%241=95

Change contribution amounts:
(increase, decrease or cancel your participation)
1. Complete the Salary Reduction Agreement
2. Send to PCCD Payroll Office (do not send to Envoy)

Deadlines
- January 13 to affect January earnings
- February 10 to affect February contributions
- March 10 to affect March contributions

Change investment vendor
Contact the vendor directly for the enrollment application.

More Questions?
Please call District Benefits Coordinator, Jennifer Seibert 510 587 7868.

Benefits Spotlight:
Tax Deferred Compliance Update-IRS extends compliance deadlines

The IRS has extended employer compliance with the new regulations affecting 403(b) investments. What does this mean?

As a result of the recent announcement from the IRS, PCCD will continue to route employee tax-deferred contributions to current vendors unless the participating vendor:
- rescinds its voluntary participation to receive employee monies and/or
- notifies the District of a rescission in writing.

We continue routing tax-deferrals through the March 2009 payroll in order to allow vendors more time to work through the IRS requirements and other pending business partnerships

1. The revised Salary Reduction Agreement is available online now:
http://www.peralta.edu/apps/comm.asp?%241=95

2. Route directly to District Payroll Office until the transition to planewithase® an (ING product) is complete (we expect to be done by March 31, 2009). By March, a newly designed website will be available which will include important forms, vendor links, additional planning tools and other resources.

3. Employees will be able to access current vendor lists from the Peralta website
http://www.peralta.edu/apps/comm.asp?%241=95.

Important Dates to Remember in 2009:

- January 9: Revised Salary Reduction Agreement available online
- January 9: Revised vendor list available on the Peralta website
- January 13: Professional Development Day Workshops with ING: 9am & 11am
- January 13: Last day to submit a Salary Reduction Agreements to the Payroll Office to affect the January 31, 2009 payroll
- February 23: *Financial Planner “Meet and Greet: 4pm-5pm in the District Atrium
- February 28: Last day for vendors to submit compliance forms to Peralta and ING to maintain uninterrupted participation as a District-approved vendor
- March 25: *Financial Planner “Meet and Greet: 11am-noon in the District Atrium
- March 31: 457(b) plan investment options expand

Upcoming Special Events
*Financial Planner “Meet & Greet” for PCCD Employees & Retirees

Not all financial planners are the same. The Benefits Office is sponsoring “Meet & Greet” opportunities intended to provide a platform for financial planners to exchange information with you about their services & products. *If you know of a financial planner who would like to participate, refer them to Jennifer Seibert in the Peralta District Benefits Office (email:jseibertl@peralta.edu)

Schedule your personal appointment
Can’t attend a meeting? Don’t currently have a personal financial planner? Can’t attend a Meet & Greet? Schedule your personal appointment with the District’s new partner for tax-deferred planning services:
1. Call ING Representative, Doug Lytton at 760.855.8728 or
2. Email doug.lytton@ingfa.com.