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 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

2009 (b) plan vendors for 2009
Visit the website: http://www.peralta.edu/apps/com m.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 9 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.

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November 26, 2008

Benefits Spotlight: IRS 403(b) Regulation Changes - ING Provides Solutions

IRS tax regulations are changing again and so is the District’s third party administrator for the tax-deferred 403(b) Plan. The IRS changes affect:

1. The investor/employee
2. The plan sponsor, the employer
3. Investment firms accepting your contributions

Effective January 1, 2009, planwithese® an (ING product) will become the third-party administrator of the tax deferred plans. The change from Envoy Plan Services to planwithese® is tri-fold. With the transfer of service we intend to provide:

- As many tax-deferred investment options as currently available
- Choices free of administrative charges from the third-party administrator
- Access to major highly popular mutual funds/annuity products (from Fidelity, Vanguard, American Funds, TIAA CREF and more)

With the onset of the IRS-imposed regulations, some investment firms who have historically been part of the 403(b) tax-deferred world are exiting the 403(b) business. Other companies will allow access through the mega platform. A mega platform is a mutual fund company which offers numerous mutual fund choices in a variety of risk families. For example, Vanguard (along with 1500+ other mutual funds) will be available through FTJ Fundchoice.

The IRS-required Information Sharing Agreements have been forwarded to current vendors. Continue to visit the website for updates

Special Meetings
Noontime Workshops

Time: 12:00 – 1:30
Dates: December 12/9, 10, 11
Location: District Office

-or-

Professional Development Day:

Time: 12:00 -1:30
Date: January 13, 2009
Location: District Office

-or-

Schedule your personal appointment
Can’t attend a meeting? 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,

If you are currently affected by the changes to the vendor selections, you will receive a notice to your home address during the week of December 1, 2008. You will have until January 13, 2009 to select a new vendor.