

Your Future Begins Here



Online Enrollment and Web Access Guide



Keller Independent
School District
457(b) Retirement
Savings Plan

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Your Future Begins Here



It's never too soon to begin planning for your retirement. The question is where to begin. This guide will help you get started in the right direction.

Set-up Your Account in Five Simple Steps

- 1** Enter Your Personal Information
- 2** Designate Your Beneficiaries
- 3** Select Your Contribution Amount
- 4** Select Investments for Your New Contributions
- 5** Review & Confirm Entries

Go to page 4 to begin enrollment.

Keller Independent School District has considered the challenges employees face every day and has committed to helping you build a secure financial future by sponsoring a Retirement Plan. This program offers several unique characteristics to allow you the greatest benefit for your retirement needs, including a choice of high quality, low-cost investment options, and salary deferral features. These features are all available through a web-based program that allows you to manage your account on a 24/7/365 basis.

Online enrollment in the Plan is easy. Just follow the simple step-by-step instructions prompted on the Plan's website and select from the list of investments provided for your account. Specific steps to create secure access through the participant web portal are provided in this Enrollment and Web Access Guide.

In addition to the web options, you may contact the Service Team we've organized to assist you in the management of your account and solutions to your questions relating to the program.

This guide provides details of your Plan options, as well as guidance in creating and using your on-line account, navigating the website, and developing an investment strategy best suited for your individual needs.



Need Help?

Investment Advisor

Axio Consulting Group
101 Trade Zone Drive
Suite 20A
West Columbia, SC 29170

Contact Information

P: (803) 851-1935
E: enrollmentsupport@axiowealth.com

Third Party Administrator

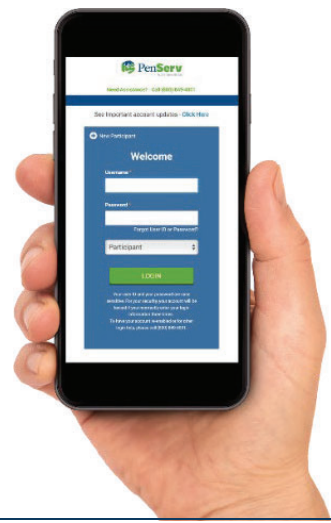
PenServ Plan Services, Inc.
102 Trade Zone Drive
West Columbia, SC 29170

Contact Information

p: (877) 206-6497
e: service@penserv.com

Online Enrollment

Simply follow the step-by-step instructions for online enrollment. Once enrolled, select the investment options provided for your account, view your account balance, manage contributions and investments, and more — anytime, anywhere, from your desktop or mobile devices.



First-Time Access

First-time registration access to the Participant web portal will need the following information.

Plan's Website URL:
www.penserv.com/login

Choose Login Setting:
New Participant

Enter Your Plan Access Code:
kesd457b

Verify Your Identity:
Enter your Social Security Number

To Enroll Online You Need



Computer or Mobile Device with a current web browser.



A phone number and email address is required for communications about your account



Beneficiary Information is required, including:

- Date of Birth
- Mailing Address
- Relationship Information

1 Enter Your Personal Information

Enter your Personal Information so we may service your retirement account efficiently and effectively. Click on the drop down menus to enter your User Name and Password, Security Questions and Contact Information.

Note: The password you enter for your account is secured by the system and should not be shared. Anyone with this information can access your account.

2 Designate Your Beneficiaries

Beneficiary information for your account is required. This information is necessary in the event your account needs to be distributed to your beneficiary(ies). Your design action can have important tax and legal effects. You may consult your tax advisor before naming a beneficiary to your account.

3 Set Your Deferral Elections

Select the amount to contribute each pay period. Annual limitation information is also provided. Select "Change" from the Action drop down list to indicate you are entering a new deferral amount. Enter the Pre-Tax or Roth Contribution amount to be applied to each paycheck.

4 Select Investments for Your Contributions

The investment election percentages you enter will be applied to the Money Source you selected. Please note, once you have completed the enrollment process, you can always change your investment election percentages.

5 Review and Confirm Your Entries

Please review the information you provided for the Plan. Be certain you check the entries carefully; the data will be used to establish permanent plan records and access to your account.

Now that you've enrolled, access your account 24/7 through the Plan's website URL using your Username and Password. Confirmation of your enrollment will be sent to the email address you entered during the Enrollment Process.

Commonly Used Terms

Contribution Limits

Each year, IRS announces the amount individuals may contribute under all salary deferral arrangements. Updates to these limits are available from the Plan website; current year amounts are included in the Plan Highlights page.

Rollover Contributions

At the discretion of the Plan Administrator, you may be permitted to deposit into your account, eligible distributions from another qualifying plan or IRA. This is called a “rollover” and may result in tax savings to you. You may instruct the Administrator of the distributing plan to transfer (a “direct rollover”), to this account any portion of the amount you're eligible to receive. If a distribution is paid directly to you from another Plan, you may elect to rollover any portion of the qualifying amount. You should consult your tax advisor to determine if a rollover is in your best interest.

Rollover Account

Your rollover will be applied to a separate “rollover account.” The balance in the rollover account will always be 100% vested. Rollover contributions will be affected by investment gains or losses. Amounts in your “rollover account” may be withdrawn at any time.

Enrollment Guidelines

The amount you elect to defer will be deducted from your pay in accordance with the procedures included with this Enrollment Guide. Such election will be effective as soon as administratively feasible after it is received by your payroll administrator and will remain in effect until you enter an election to modify or terminate your previous instruction. Changes requested by the 15th of each month will take effect on the following pay period.

Plan Investments

You'll be able to direct the investment of your entire account and choose from a broad array of mutual funds selected specifically for the Plan. The Participant web portal offers current and historical information on each fund and the Financial Advisor for your Plan is available if further assistance is needed. A list of investment options is included with this Guide.

Earnings or Losses

When you direct investments, your accounts are segregated for purposes of determining the earnings or losses on those funds. You should remember that the benefits you receive from the Plan will depend in part on your decisions. Gains, as well as losses, can occur and neither the Employer, the Plan Administrator, nor the Trustee is able to provide investment advice or guarantee the performance of any investment you choose. Periodically, you'll receive a benefit statement that provides information on your account balance and the investment returns. You should review your statement carefully and notify PenServ of any errors within 30 days after the statement is provided or made available through the website.

Plan Expenses

Generally, the Plan may pay some expenses related to certain operational management activities. Some expenses may be charged on a pro-rata basis, while others may be applied equally to each Participant. In addition, some expenses may be due from certain participants who use a specific Plan feature. Finally, participants who have terminated employment may pay expenses differently from participants who remain with the Sponsor of this Plan.

Details for the fees to be applied to the Plan are included in the fee disclosures posted in the forms section of the website.

Your Plan Overview



The Plan is designed to provide options for eligible employees to easily attain their retirement plan goals.

Contribution Types

Contributions to your Plan may come from a number of sources:

Pre-Tax Salary Deferrals

As a participant under the Plan, you may elect to contribute a specific dollar amount or a percentage of your wages. These contributions are made on a pre-tax basis. When you receive a distribution of your benefits, the entire balance will be taxable.

Roth Salary Deferrals

You may also make Roth after-tax contributions to your account. If you meet certain requirements, distributions from the Plan, including earnings on your contributions will be made tax free.

Age 50 Catch-Up Contributions

If you are at least age 50 or will attain age 50 before the end of the calendar year, you may defer an additional amount (called a "catch-up contribution") to your Plan.

Specific details of these provisions are included in the Plan Highlights.



What Is Pre-Tax?

When funds are contributed on a Pre-Tax basis, your current year taxable income is reduced by the amount you contribute before federal income taxes are applied. Later when you receive distributions, you will be responsible for paying taxes on the deferrals and earnings.

Plan Highlights

A number of documents, policies, and procedures control the provisions of your Plan. This Guide is a summary of the more important elements of the program and may be subject to further interpretation. Other features and restrictions may be applied and controlled by the Plan document.

Eligibility to Defer	All employees of the employer are eligible to participate in the Plan.
Participation Requirements	All employees are eligible to participate in the plan immediately.
EntryDate	Entry Date for the Plan is the date of hire.
Elective Deferrals Pre-Tax or Roth	<ul style="list-style-type: none"> You may defer 100% of your salary, not to exceed the limit for the current year. This limit may change periodically. Annual updates will be displayed on the website when changes are made by IRS. Participants who have reached age 50 during the current or prior calendar year, may defer an additional amount under the Age 50 catch-up provisions. This limit is also subject to change is available on the PenServ website. The option to make after-tax Roth deferrals is available through your Plan. Selecting the correct option may provide significant tax benefits; however, you should consult a qualified tax professional before making this election.
Deferral Change Date	Participants may change deferral amounts at any time through the Plan web portal. Changes will be applied to the first paycheck issued after the 15 th day of each month.

Plan Highlights

Compensation	Contributions to the Plan are based on all wages earned following your Plan entry date.
Distributable Events	<ul style="list-style-type: none"> • Termination of Employment • Attainment of Age 59 1/2 • Disability • Unforeseeable Emergency
Distributions	In-Service distributions may be made upon attainment of age 59-½. Termination distributions are made after the termination date is received from your Employer and your last deferral has been applied to the Plan. Other payment options may be available. Consult your benefits representative for further information.
Participant Loans	You may request a participant loan from the Plan. The loan amount may be no greater than 50% of your account balance, not to exceed \$50,000. The minimum loan is \$1,000. Interest is applied to the outstanding loan balance and when repaid is applied to your account.
Rollovers and Transfers	Rollovers and Plan to Plan Transfers from qualified 401(a), 403(b) or 457(b) Plans and IRAs are permitted by the Plan.

For 2023, the limit on regular deferrals is \$22,500. The Catch-up Contributions limit is \$7,500. Deferral amounts may change for future calendar years. Updates are generally published by IRS during the last quarter each year. Updates will be provided through the website when the information becomes available.

Selecting Investments



Your Plan offers a number of quality mutual funds with various characteristics. Factors such as risk, performance, and fund expenses are factors you should consider when creating a portfolio that best suits your individual needs. The funds you choose may affect the rate at which your account has the potential to grow, and the income that you'll be able to withdraw after you retire.

As you consider the choices in your Plan, there are several factors you'll want to consider:

Time Horizon

Determine how long you have to reach your goal. The sooner you begin your savings program, the more time you have to accrue your target amount. Markets typically rise and fall and the earnings will likely track those trends. As you move closer to your retirement date, you may want to restructure the composition of your investments and select funds designed to preserve your resources.

Risk Tolerance

A number of factors generally determine the level of risk you're able to accept. Risk measures a number of aspects relating to your investment choices. Understanding these components is key to determining the comfort level you expect with your investment choices. Since risk and reward are synonymous, investments with extraordinary rates of return may attract your attention; however, that fund may have volatile tendencies in an unstable market. If you would find this stressful, you may want to choose a less risky fund. Other factors to consider include inflation, individual issuer risk, and general market conditions.

Other Retirement Resources

You may have other retirement savings, such as individual retirement accounts (IRAs). When you choose investments for your Retirement Plan, you'll want to consider the investments in all your retirement programs, as well as your personal assets. For example, if you previously worked for another employer where you have accrued a sizeable benefit, you may be able to incorporate a greater level of risk in your Plan portfolio.

Your Plan has engaged with the services of a firm with the experience and expertise to assist you in this process. This includes group educational meetings and discussions focused to assist you with these important decisions.

Investment Funds List

This listing describes the new investment funds available to your 457(b) Plan account. Detailed information on each fund, including a simplified Fact Sheet and detailed Fund Prospectus, is available from the PenServ web portal.

Seq No	Fund Name	Fund Category	Quote
1	American Century One Choice VryCnsv Inv	Allocation--15% to 30% Equity	AONIX
2	American Funds 2020 Trgt Date Retire R6	Target-Date 2020	RRCTX
3	American Funds 2025 Trgt Date Retire R6	Target-Date 2025	RFDTX
4	American Funds 2030 Trgt Date Retire R6	Target-Date 2030	RFETX
5	American Funds 2035 Trgt Date Retire R6	Target-Date 2035	RFFTX
6	American Funds 2040 Trgt Date Retire R6	Target-Date 2040	RFGTX
7	American Funds 2045 Trgt Date Retire R6	Target-Date 2045	RFHTX
8	American Funds 2050 Trgt Date Retire R6	Target-Date 2050	RFITX
9	American Funds 2055 Trgt Date Retire R6	Target-Date 2055	RFKTX
10	American Funds 2060 Trgt Date Retire R6	Target-Date 2060	RFUTX
11	American Funds 2065 Trgt Date Retire R6	Target-Date 2065+	RFVTX
12	American Funds Cnsv Gr & Inc R6	Allocation--30% to 50% Equity	RINGX
13	American Funds Growth and Inc Port R6	Allocation--70% to 85% Equity	RGNGX
14	American Funds Intl Gr and Inc R6	Foreign Large Blend	RIGGX
15	American Funds Moderate Gr & Inc R6	Allocation--50% to 70% Equity	RBAGX
16	American Funds New World R6	Diversified Emerging Mkts	RNWGX
17	BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	BPRIX
18	DFA International Small Company I	Foreign Small/Mid Blend	DFISX
19	DWS RREEF Real Estate Securities R6	Real Estate	RRRZX
20	Fuller & Thaler Behavioral Sm-Cp Eq R6	Small Blend	FTHFX

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21	Hartford Dividend and Growth R6	Large Value	HDGVX
22	Hartford Strategic Income R6	Multisector Bond	HSNVX
23	Invesco Gold & Special Minerals R6	Equity Precious Metals	OGMIX
24	JHancock Bond R6	Intermediate Core-Plus Bond	JHBSX
25	JPMorgan Investor Growth R6	Allocation--85%+ Equity	JFTUX
26	Madison Mid Cap R6	Mid-Cap Blend	MMCRX
27	PGIM Global Total Return R6	Global Bond	PGTQX
28	PGIM High Yield R6	High Yield Bond	PHYQX
29	PIMCO Commodity Real Ret Strat Instl	Commodities Broad Basket	PCRIX
30	PIMCO RAE US Small Instl	Small Value	PMJIX
31	Principal Blue Chip R6	Large Growth	PGBHX
32	Vanguard 500 Index Admiral	Large Blend	VFIAX
33	Vanguard Cash Rsv Federal MnyMktAdmiral	Money Market-Taxable	VMRXX
34	Vanguard Total Bond Market Index Adm	Intermediate Core Bond	VBTLX
35	Vanguard Total Intl Bd Idx Admiral	Global Bond-USD Hedged	VTABX
36	Vanguard Total Intl Stock Index Admiral	Foreign Large Blend	VTIAX
37	Vanguard Total Stock Mkt Idx Adm	Large Blend	VTSAX



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