

---

---

**Keller ISD  
403(b) Plan**

**Participant Enrollment  
and Web Access Guide**

**April 2010**



P.O. Box 7248  
Columbia, SC 29202-7248  
Phone 800-849-4001  
[www.penserv.com](http://www.penserv.com)

The 403(b) Plan is offered to Keller Independent School District employees as an opportunity to supplement their retirement program with salary deferrals contributed to a choice of annuity contracts or mutual fund products.

Enrolling in the 403(b) Plan is a two-step process for participants:

**Step 1:** You should review the list of available investment providers and select an active vendor from the list below. If you do not currently have an account with the vendor you selected, contact a representative who will assist you with the necessary documentation required to establish an account with the investment company.

**Step 2:** Enroll in the Plan. Elect a salary deferral amount, and designate your selected vendor using the enrollment steps provided in this document. Failure to establish a contract or custodial account with your selected vendor may prevent timely investment of your contributions.

If you were previously enrolled and wish to continue making contributions to the same investment provider, you will not be required to re-enroll or change your current elections under the Plan. The options you previously selected will continue to be applied to your new contributions. Existing balances may remain with the vendor or be transferred to another active vendor by completing a Transfer form. Transfers may incur a surrender charge. Please contact your vendor for more information.

The following investment providers have been approved to accept contributions for the plan. Contributions cannot be accepted by any other company.

Active Vendor Name	Investment Company Contact
American Funds - A Share Investments *	American Funds, General Enrollment Phone (800) 849-4001
American Funds *	American Funds, General Enrollment Phone (800) 849-4001
Ameriprise Financial Services	Phone (800) 862-7919 <a href="http://www.ameriprise.com">http://www.ameriprise.com</a>
AXA Equitable	Phone (877) 222-2144 <a href="http://www.axaonline.com">http://www.axaonline.com</a>
Commonwealth Annuity and Life Insurance Co.	<a href="http://www.commonwealthannuity.com">http://www.commonwealthannuity.com</a>
Fidelity Security Life Insurance Company	<a href="http://www.fslins.com/">http://www.fslins.com/</a>
First Investors Corporation	Phone (800) 423-4026
Great American Financial Resources	Phone (800) 438-3398 <a href="http://www.gafri.com">http://www.gafri.com</a>
Horace Mann Insurance Co.	Phone (800) 999-1030 <a href="http://www.horacemann.com">http://www.horacemann.com</a>

Active Vendor Name	Investment Company Contact
Industrial Alliance Pacific	Phone (888) 681-9201 <a href="http://www.iaplifc.com">http://www.iaplifc.com</a>
ING Life and Annuity Company (ILIAC)	Phone (800) 262-3862 <a href="http://www.ingretirementplans.com">http://www.ingretirementplans.com</a>
Life Insurance Co. of the Southwest Vendor Plan Number: 1670	Phone (800) 543-3794 <a href="http://www.lifeofswsouthwest.com">http://www.lifeofswsouthwest.com</a>
Lincoln National Life Insurance Co.	Phone (800) 454-6265 <a href="http://www.lfg.com">http://www.lfg.com</a>
MassMutual Life Insurance	Phone (800) 366-8226 <a href="http://www.massmutual.com">http://www.massmutual.com</a>
MetLife Vendor Plan Number: 0828142-1002741	Phone (800) 236-8489 <a href="http://www.metlife.com/mir">http://www.metlife.com/mir</a>
Modern Woodmen of America	<a href="http://www.modern-woodmen.org/Public">http://www.modern-woodmen.org/Public</a>
Oppenheimer Funds	Phone (800) 525-7048 <a href="http://www.oppenheimerfunds.com">http://www.oppenheimerfunds.com</a>
Reliastar Life Insurance Company	Phone (800) 262-3862
Security Benefit	Phone (800) 888-2461 <a href="http://www.securitybenefit.com">http://www.securitybenefit.com</a>
USAA Life Insurance Company	Phone (800) 531-8292 <a href="http://www.usaa.com">http://www.usaa.com</a>
Vanguard Investments Vendor Plan Number: 10071402	Phone (877) 662-7447 <a href="http://retirementplans.vanguard.com">http://retirementplans.vanguard.com</a>
Variable Annuity Life Insurance Company (VALIC)	Phone (800) 448-2542 <a href="http://www.aigvalic.com">http://www.aigvalic.com</a>
Waddell & Reed	Phone (888) 923-3355 <a href="http://www.waddell.com">http://www.waddell.com</a>

**\* American Funds Special Instructions:**

New procedures for investing with this vendor will be provided after you enroll in the plan. Instructions directing you to the American Funds login page will be mailed or emailed using the contact information provided during the enrollment process.

**Vanguard Special Instructions:**

If you are a new participant with Vanguard, you should first contact The Vanguard Group and complete an account application. You will also be required to complete an Interested Party Statement Request which is available in the Forms section of the Plan website.

If you currently have an account with Vanguard, you are required to complete an Interested Party Statement Request which is available in the Forms section of your Plan website. You will not be required to re-enroll or change your current elections under the Plan. The options you previously selected will continue to be applied to your new contributions. Existing balances may remain with this vendor or be transferred to another active vendor by completing the attached transfer form. Transfers may incur a surrender charge. Please contact Vanguard for more information.

The 403(b) Program	The 403(b) Program provides a broad range of quality mutual funds and tax sheltered annuities, permitting employees an opportunity to build a diversified portfolio to supplement other retirement programs through your Employer.
Plan Features	<ul style="list-style-type: none"> <li>· On-line web enrollment, view account balances, review transaction history, and download administrative forms.</li> <li>· Update personal information, perform transactions or exchange monies between investment providers.</li> </ul>
Plan Enrollment	<p>Employees can enroll in the Plan using the attached Plan Access Code. Any employee who is employed may participate in the Plan. Salary deferral information will be provided to your employer for entry into the payroll system upon enrollment processing by PenServ.</p> <p>Enrollment in the Plan is a two step process. In addition to making a salary deferral election and selecting a company to receive your contributions, you will need to complete the necessary documentation required by the selected investment provider. You should immediately contact a vendor representative for assistance in establishing your investment account if such an account does not currently exist. Failure to establish a contract or custodial agreement with your selected vendor may prevent timely investment of your funds.</p> <p>For further information on the enrollment process, you may contact the PenServ office listed below.</p>
On-Line Plan Access	<p>Once you have enrolled in the Plan, you can access your plan balances, modify your investment elections, monitor contributions and initiate investment transactions.</p> <p>Web Access: <a href="https://www.penserv.com/login">https://www.penserv.com/login</a></p>
Contribution Amounts	Generally, employees are able to defer the maximum deferral limit established by the IRS from year to year. In 2010, the limit is \$16,500. Employees may also defer an additional catch-up amount in any year during which the individual has attained at least 50 years of age. For 2010, this catch-up limit is \$5,500.
Participant Loans	If an employee meets certain requirements, the program offers the option to receive a loan from the Plan. Issuance of a new loan is contingent on receipt of information from current and prior investment providers. Loan requests that meet IRS requirements are generally approved within 3 business days from receipt of information required from investment providers. Please allow sufficient time for vendors to respond with required information. Loans must be repaid or the outstanding balance may become taxable upon default and future loans may be prohibited until repayment.
Distributable Events	If the employee becomes eligible for a distribution from the Plan, an application is submitted to the Plan Administrator for approval. Distributions that meet IRS requirements for payment are generally approved within 3 business days from receipt of information required from investment providers.
For Further Information	<p>PenServ Plan Services, Inc.          Web Site: <a href="http://www.penserv.com">www.penserv.com</a> &lt;<a href="http://www.penserv.com">http://www.penserv.com</a>&gt;          Phone (800) 849-4001          Fax (803) 791-5925</p> <p>Mailing Address: P. O. Box 7248   Columbia, SC   29202-7248          Email: <a href="mailto:403bservice@penserv.com">403bservice@penserv.com</a></p>

# Keller ISD 403(b) Plan



## Easy On-Line Enrollment and Web Access

To enroll in the plan or access your account via the web, you will simply need to follow the instructions prompted on the web page and enter your choice of investments. All fields recognize upper and lower case characters; therefore, if you enter capital letters in your User Name or Password, the same upper or lowercase will be required each time you enter the information.

### Enrollment Process

Plan Website Address: <https://www.penserv.com/login> and select: [First Time Visitor?](#)

Enter: [Your Social Security Number](#)  
Enter the Plan Access Code: **kell6375**

**Note:** The *First Time Visitor* Code is not available to access your account after you have selected a username and password.



#### Step 1 of 4 - Enter your Personal Information

Items marked with an asterick (\*) must be completed before you can proceed to the next step.

- Username Information. This information is used to access your account, direct transactions and invest your contributions. The system is designed to protect your personal information; the codes you enter here should not be shared with another individual. For security purposes, you may not use sequential numbers or letters (i.e., 123 or abc), your name, Social Security Number, or symbols (i.e. @, !, &).
- Verification Question. This code is used as an identifier in case you forget your account password or need assistance from a participant services representative.
- Email address: Required for communication purposes and notification of changes applied to your account.



#### Step 2 of 4 - Deferral Elections

This window allows you to select the amount to contribute each pay period. Annual limitation information is also provided.

Check the  Box to indicate you are entering a deferral amount. Enter the salary deferral amount to be applied to each paycheck.



#### Step 3 of 4 - Select Investments for Your New Contributions

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



#### Step 4 of 4 - 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.

---

## Congratulations! Your Enrollment is Complete

You may access your account through the Plan's website (displayed above) at any time using your Username and Password. If you elected to receive email confirmations, you will receive confirmation of your enrollment at the email address entered during the enrollment process.

### For Assistance

Participant Services Unit

800-849-4001

[403bservice@penserv.com](mailto:403bservice@penserv.com)