

ONLINE ACCOUNT ACCESS

To access your online 403(b) account, navigate to <https://www.yourbenefitaccount.net/cpretirement>

If it is your initial login, click the “New User” button and follow the prompts to create your online account.

ELIGIBILITY REQUIREMENTS

Immediate eligibility with Plan entry on the first day of employment.

EMPLOYEE CONTRIBUTIONS

You may contribute Pre-Tax and/or Roth deferrals up to the lesser of 90% of your salary or the maximum annual limits set by the IRS. If you have attained at least age 50 by December 31 of any given year, you may make catch-up contributions as allowed by the IRS.

You may change your contribution amounts each payroll. You may discontinue your contribution amounts at any time.

VESTING

You are always 100% vested in your account.

ROLLOVERS INTO PLAN

If you have a retirement account with a former employer/traditional IRA, you may be eligible to roll that money into the Plan. Please complete a “Rollover Certification Form” which can be found on the retirement website under “Forms & Reports”, then “Forms”.

DEFAULT INVESTMENT DIRECTION

If you do not select your investment allocation, your contributions and/or account balance will be invested in the Moderate Portfolio.

WITHDRAWALS

You may withdraw your 403(b) contributions in the event of:

- Retirement
- Termination of Employment*
- Attainment of age 59½
- Financial hardship, as defined in the plan document*
- Disability, as defined in the plan document
- Death

*10% Federal and any state tax penalties may apply.

PLAN CONTACTS

Have questions regarding the plan or enrolling? Reach out to our designated plan contacts:

Investment Advisors: Creative Planning

Mitchell Guralski

mitchell.guralski@creativeplanning.com or (715) 843-8353

Derec Mieden

derec.mieden@creativeplanning.com or (608) 270-2904

A Creative Planning plan consultant can also be reached Monday through Friday from 8:00 AM to 5:00 PM CST by calling 1 (866) 427-4015.