

**Harford County Public Schools 403(b) Plan
UNIVERSAL AVAILABILITY NOTICE**

This notice provides important information regarding the 403(b) plan in which you are eligible to participate (the "Plan").

You may want to take this opportunity to either (1) begin making pre-tax 403(b) elective deferral contributions or (2) review your current elections and decide if you want to make changes. Before making any initial elections or changes, you should be sure to consult the written plan and any other materials provided to you that explain the terms of the Plan.

WHEN DO I ENROLL?

You can enroll in the plan immediately upon your date of hire.

You may elect your initial elective deferral rate by completing the appropriate application on line by visiting <http://www.LincolnAlliance.com> or speaking with a Customer Service Representative to meet with a Lincoln Financial Representative to assist you at the initial enrollment. This contribution will continue unless it is modified or revoked in the future. You may make changes to your contributions or choices of investments on line or with the Lincoln Financial Representative.

CAN I CHANGE OR STOP MY ELECTIVE DEFERRAL CONTRIBUTIONS?

You may change your elective deferral contributions at any time during the plan year. You are permitted to revoke your election at any time during the plan year. Please contact your Lincoln Financial Representative or make the change on line by contacting the Lincoln Representative for further instructions.

WHEN ARE MY ELECTIVE DEFERRAL CONTRIBUTIONS EFFECTIVE?

After completing the enrollment requirements, your elective deferral contributions will begin on the next pay period or as soon as administratively possible.

WHAT IS THE MAXIMUM AMOUNT THAT I CAN CONTRIBUTE?

The IRS limits the annual contributions you can make to a 403(b) plan and the limits are adjusted each year. Below are the limits for 2010:

- Elective Deferral Limit \$16,500
 - Age 50 Catch-up \$ 5,500
 - Special 15 years of service catch-up \$3,000 maximum
- (If both the age 50 catch-up and the special catch-up apply, the special catch-up applies first to its maximum extent, and then age 50 catch-up applies).

WHO DO I CONTACT FOR ADDITIONAL INFORMATION?

To learn more about 403(b) plans, please visit <http://www.irs.gov> and search for Publication 571. If you have any questions about how the Plan works or your rights and obligations under the Plan, please contact the Plan Administrator at:

James M. Jewell
102 S. Hickory Ave. Room 321, Bel Air, Maryland 21014
410-588-5321 James.Jewell@hcps.org

Lincoln Financial Group Representatives building assignments are listed on the HCPS web site at: <http://www.hcps.org/departments/humanresources/benefits/retirement.aspx> then

than click on [Lincoln Contact and Building Assignments](#)

Lincoln Customer Service Center toll free 1-800-234-3500.

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