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We are excited to present to you the “**Administrative Forms Manual**” for your plan. This manual contains the paper forms and instructions to help you assist participants with various transactions and navigate through the CPI Plan Sponsor Website. This manual is designed to provide you with communications and forms that you will provide to new and existing employees on an on going basis. It will assist you in complying with the universal availability requirements as outlined in the 403(b) regulations and also includes detailed instructions for accessing reports, downloading payrolls and for processing participant requests.

We hope you find the **Administrative Forms Manual** useful to you and your participants. You can access the forms in each section by clicking on the section name in the Table of Contents. This will take you to the index page of the applicable section. From the index, you can go directly to a specific form by clicking directly on its name. Several of the forms in this manual will require that you fill in the missing information prior to distributing to your employees; these items have been highlighted for your convenience.

If your employees do not have internet access, have questions regarding the website, or want to make a request, they can contact the CPI Participant Service Center at (877) 488-4040, from 7 a.m. to 7 p.m. Central Time, Monday through Friday.

Regional Offices

Los Angeles, CA ▲ Sacramento, CA ▲ Tampa, FL ▲ Atlanta, GA ▲ Chicago, IL ▲ Great Bend, KS
Wichita, KS ▲ Boston, MA ▲ St. Paul, MN ▲ Kansas City, MO ▲ Bay Head, NJ ▲ Long Island, NY
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The following forms have been designed specifically for you according to your plan document. For ease in navigating through the manual, click on the appropriate section link below to access the forms in each section.

Section I: [New Employee Enrollment Packet](#)

Section II: [Existing Employee Enrollment/Change Forms](#)

Section IV: [Forms for Participant Loans, Hardship Withdrawals, and Contract Exchanges](#)

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Section I New Employee Enrollment Packet

In order for a new employee to enroll in the 403(b) plan, they will need to make an election regarding how much of their compensation they wish to defer to the plan. Your employees will also need to select the vendor(s) to which they want to send their elective deferrals for investment. To make these elections, employees can access the CPI Participant Website at <https://www.cpicrs.com> or use the Election Deferral and Vendor Election Form. Refer to the Approved 403(b) Plan Vendor List for the vendors who are approved to receive contributions under this 403(b) plan and their contact information.

If an employee is unable to access the website or wants additional information, they can contact the CPI Participant Service Center; however, the enrollment packet will be a useful resource to the employee to begin participating in the 403(b) plan.

The following enrollment materials must be provided to all new employees eligible to participate in the 403(b) plan at the time they are hired or begin their employment. All employees must receive this information to ensure the universal availability requirements are met. The cover letter for this packet should come from Adams County/Ohio Valley SD and be placed on your letter head. Several of the forms in this packet will require that you fill in the missing information prior to distributing to your employees; these items have been highlighted for your convenience.

Section Index:

- [New Employee Enrollment Letter](#)
 - This letter welcomes new employees to join the 403(b) plan.
- [Important Benefit Information Regarding Your 403\(b\) Plan](#)
 - This document provides general information to employees regarding participation in the 403(b) plan.
- [Approved 403\(b\) Plan Vendor List](#)
 - This list informs employees which vendors are available to receive contributions.
- [CPI Participant Website Instructions](#)
 - This form should be provided to employees to instruct them how to access the website in order to enroll on-line, complete various transactions or make changes.
- [Online Enrollment is Easy!](#)
 - This form should be provided to instruct employees how to complete the enrollment process on-line. If an employee does not have internet access, the employee needs to complete the Election Deferral and Vendor Election Form.
- [Election Deferral and Vendor Election Instructions and Form](#)
 - This form should be provided to employees who do not have internet access to enroll in the 403(b) plan.

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New Employee Enrollment Letter

Dear [REDACTED],

We are pleased to offer you a 403(b) plan to help you save for your future retirement on a tax sheltered basis. This is a good time to consider supplementing your retirement savings by enrolling in the 403(b) plan. Enclosed is a paper titled "Important Benefit Information Regarding Your 403(b) Plan", which provides some general information. We are enclosing the Approved 403(b) Plan Vendor List which contains a complete list of the approved vendors and their investment products as well as their financial advisor's contact information. The list also includes vendors who are only approved to receive contract exchanges from other vendors under the 403(b) Plan maintained by the Adams County/Ohio Valley SD. The list of approved vendors can also be found on the CPI Participant Website at www.cpicrs.com.

In order to enroll in the plan, you will need to review the information on the Approved 403(b) Plan Vendor List and then contact the vendors to determine where you would like to invest your contributions. The financial advisor(s) will provide you with the form(s) that will set up the contract or account with the vendor. Once you complete the paperwork provided by your selected financial advisor(s) and have established an account you can use the website to make an election. The CPI Participant Website can be accessed 24 hours a day, 7 days a week. Enclosed is an instruction sheet, which outlines the features of the website and provides instructions for accessing the website. If you do not have access to the internet, please use the enclosed Elective Deferral and Vendor Election Form and return it to the address indicated on the instructions. If you need assistance you can contact CPI's Participant Service Center at (877) 488-4040 from 7 a.m. to 7 p.m. Central Time, Monday through Friday.

In the future, to ensure that the requirements for loans and hardship withdrawals are met, you will need to obtain a voucher from CPI prior to receiving a loan or hardship withdrawal. The voucher can be obtained through the CPI Participant Website. If you do not have access to the internet, you can contact the CPI Participant Service Center at (877) 488-4040 to obtain a paper copy of a Voucher Request. This voucher will need to be provided to your vendor(s) along with their standard forms. The voucher is needed as it lets your vendors know that you have met the regulatory requirements. The voucher does not guarantee that a loan or hardship withdrawal can be made, as each vendor may apply additional restrictions, just that you have met the regulatory requirements to receive a loan or hardship withdrawal.

Also, if you want to make a contract exchange in the future between vendors, you will need to obtain a voucher from CPI. The voucher can be obtained through the CPI Participant Website. If you do not have access to the internet, you can contact the CPI Participant Service Center at (877) 488-4040 to obtain a paper copy of a Voucher Request. If the contract exchange is approved, you will be provided with a voucher, which will need to be provided to the transferor vendor along with the vendors transfer request forms. It is important that a voucher is obtained before assets are transferred. Any transfer that is made that does not comply with the final regulations could cause the loss of the tax-qualified status of the money transferred to the vendor. If this happens, the money will become taxable to the participant.

If you have any questions regarding this information, please contact the CPI Participant Service Center at (877) 488-4040, Monday thru Friday 7am-7pm central time, or send an email to Participant.ServiceCenter@cpicrs.com.

Sincerely,

Adams County/Ohio Valley SD

Important Benefit Information Regarding Your 403(b) Plan

What is a 403(b) retirement plan?

A 403(b) is a tax-deferred retirement plan for employees of public educational institutions and certain other non-profit organizations. A 403(b) plan allows you to contribute a portion of your compensation on a pre-tax basis in order to save for your retirement. Contributions are made to the plan by payroll deduction.

Can I make contributions to the 403(b) plan?

You have the right to make contributions/elective deferrals to the 403(b) plan. If you wish to start contributing to the plan, refer to the question titled "What do I need to do in order to start making elective deferrals?" for information on how to get started.

What are the benefits of contributing to a 403(b) plan?

- Contributing to a 403(b) plan helps to ensure that you will have funds to provide yourself with an income during retirement.
- The pre-tax elective deferrals that you make to the plan now are not taxed until you withdraw them. This means you are lowering your taxable income now, and will potentially lower the amount of income tax you will pay on those funds at the time of withdrawal when you may be in a lower tax bracket.
- Both your pre-tax elective deferrals and earnings grow tax free until they are withdrawn.

What do I need to do in order to start making elective deferrals?

You will need to make an election regarding how much of your compensation you wish to defer to the 403(b) plan. To make this election, access the CPI Participant Website at <https://www.cpicrs.com>.

You can locate a list of vendor(s) approved with in the plan to receive contributions under this 403(b) plan and their contact information by visiting the CPI Participant Website or on the Approved 403(b) Vendor list enclosed. The financial advisor representing the vendor(s) will provide you with their form that will set up the contract or account with the vendor. Once you have completed paperwork provided by the selected financial advisor please enroll using the enclosed enrollment form, once you have completed this form please return it to CPI Common Remitter and Compliance Services, P.O. Box 110, Great Bend, KS 67530 or by faxing it to (620) 792-5622.

If you are unable to access the website or want additional information, please contact the CPI Participant Service Center.

How much can I contribute to a 403(b) plan?

In 2009 you can make elective deferrals up to \$16,500. As this amount is subject to cost of living increases as set by the government, this amount will increase over time. In addition, if you have met certain conditions, you may have the opportunity to contribute above this limit; these contributions are known as "catch-up contributions." The first catch-up contribution is the "Age-50 Catch-up Contribution". If you are at least age 50 by the end of a calendar year, you have the ability to contribute an additional \$5,500 a year. This amount is also subject to cost of living increases as set by the government, so it will increase over time. The second contribution limit is known as the "15 Year of Service Catch-up Contribution". If you have at least 15 years of service with Adams County/Ohio Valley SD you may be eligible to contribute up to \$3,000 a year above the elective deferral limit until the amount of the additional catch-up contributions made using this special rule equals \$15,000. Both the Age-50 Catch-up Contribution and the 15 Year of Service Catch-up Contribution can be used in the same year.

When can funds be withdrawn from a 403(b) plan?

A 403(b) retirement plan is intended as a way to save over the long-term for your retirement. Therefore, distribution of the funds are only allowed when you separate from service, are disabled, die or are at least age 59 ½.

Taking a non-taxable loan or a hardship withdrawal are options available to you should it be necessary for you to withdraw funds from your 403(b) plan prematurely. Taking a hardship withdrawal must meet the requirements that be an immediate and heavy financial need. However, certain income taxes and tax penalties may apply depending on the situation.

For more information on enrolling in your 403(b) Plan, making changes to your current deferral or vendor elections, or any other questions or requests for information, please contact the CPI Participant Service Center at (877) 488-4040 from 7:00 a.m. to 7:00 p.m. Central time, Monday through Friday. You can also send an e-mail to Participant.ServiceCenter@cpicrs.com.

APPROVED 403(b) PLAN VENDOR LIST

Plan Name: Adams County/Ohio Valley SD 403(b) Plan
Plan Sponsor: Adams County/Ohio Valley SD
Effective Date: 10/15/2009 Ref. No.: 105823

This list identifies the investment vendors available under the 403(b) plan maintained by Adams County/Ohio Valley SD, on or after the effective date of this list. The information can also be found on the CPI Participant Website. After you have logged onto the site using your User Name and Password, click on "Plan Contacts" near the top right of the screen. A new screen will appear that will contain the list of vendors. By clicking on the arrow to the left of the vendor's name, you will be able to view the contact information.

A. The following Vendors are authorized to receive contributions and contract exchanges between vendors under the 403(b) Plan:

<u>Name of Vendor</u>	<u>Contact Information for Local Investment Representative</u>	
<u>AIG American General .</u>	<u>General Number</u>	<u>(800) 528-2011</u>
<u>American Century Investments</u>	<u>General Number</u>	<u>(816) 531-5575</u>
<u>Ameriprise Financial Services Inc.</u>	<u>General Number</u>	<u>(800) 862-7919</u>
<u>Great American Financial Resources</u>	<u>General Number</u>	<u>(800) 789-6771</u>
<u>ING Life Insurance and Annuity Company</u>	<u>General Number</u>	<u>(800) 262-3862</u>
<u>ING Reliastar</u>	<u>General Number</u>	<u>(877) 882-5050</u>
<u>Midland National Life Insurance</u>	<u>General Number</u>	<u>(866) 270-9564</u>
<u>Putnam Investments</u>	<u>General Number</u>	<u>(800) 662-0019</u>

CPI PARTICIPANT WEBSITE INSTRUCTIONS

for

Adams County/Ohio Valley SD 403(b) Plan

In order to bring our 403(b) plan services as close as your fingertips, we provide a Participant Website. The website features step by step instructions to guide you through all of the features and options.

CPI makes it easy for you to:

- Obtain vendor contact information
- Make changes to the amount of your deferral elections
- Make changes to your vendor(s)
- Request vouchers for loans and hardship withdrawals
- Request vouchers for contract exchanges

The website is available 24 hours a day, 7 days a week.

HOW TO GET STARTED

To access the system for the first time, log onto the website at <https://www.cpicrs.com>. For prompt access, please have your six-digit plan reference number 105823, the last four digits of your social security number (SSN) and date of birth available. The first time you log onto the website, you will be required to choose a new user name other than the last four digits of your SSN. You will also be prompted to establish a password of your choosing.

Once you have changed your user name and established a password, the Plan Contact feature will provide a list of all approved vendors as well as the financial advisors' contact information.

Under the Request a Transaction feature you will have access to:

- **Change Salary Deferral Contribution** - Make a change to your election for future contribution amounts as well as make changes to your current vendors. The Vendor Elections shown on the Website will be used until you change them through the website or by submitting an Elective Deferral and Vendor Election Form, which can be obtained by contacting the CPI Participant Service Center at (877) 488-4040 or by sending an e-mail to Participant.ServiceCenter@cpicrs.com. On the website you will also have access to several retirement planning tools to assist you in deciding how much you should be deferring in order to meet your retirement goals.
- **Request a Loan and Hardship Withdrawal** - Request a loan and hardship withdrawal from any of the approved vendors for which you have invested contributions by requesting a voucher. This voucher is needed as it lets your vendors know that you have met the regulatory requirements. The voucher does not guarantee that a loan and hardship withdrawal can be made as each vendor may apply additional restrictions.
- **Request a Contract Exchange** - Request a voucher to exchange your account balance to another approved vendor. If your contract exchange between vendors is approved, you will be provided with a contract exchange voucher, which you will need to provide to the transferor vendor along with the vendor's transfer request forms. It is important that before you exchange assets that you first obtain a voucher. Any contract exchange that is made that does not comply with the final regulations could cause the loss of the tax-qualified status of the money transferred to the vendor. If this happens, the money will become taxable to you.

You will need Version 6 or greater of Netscape Navigator or Version 5 or greater of Internet Explorer to access the website. Most people have at least one of these versions on their computer.

If you do not have Internet access, have questions regarding the website, or want to make a request contact the Participant Service Center.

PARTICIPANT SERVICE CENTER

Participant Service Center (877) 488-4040, from 7 a.m. to 7 p.m. Central Time, Monday through Friday. You can also send an e-mail to Participant.ServiceCenter@cpicrs.com. For prompt assistance, please have your six-digit plan reference number 105823, the last four digits of your social security number and date of birth available.

On-line Enrollment is Easy!

Instructions on using the On-line Enrollment System

Before you enroll, you will need to log in to the website, select a User Name and Password.

- ◆ **Log in to the Website** - Log in to the Website at <https://www.cpicrs.com>. If this is your first time on the site you will need to create a User Name and Password that is unique to you and confirm it. You will be given the option to provide a question and answer to be used as a hint, should you forget your Password at a later date. This is verified by using the last four digits from your social security number, your date of birth and the plan reference number 105823. If your employer has more than one plan with CPI, you will be asked to click on the name of the plan that you would like to access.
- ◆ **Review and Update Contact Information** - The next screen will show you the mailing/home address we have on file for you as well as an e-mail address if provided. You will be requested to correct and/or update this information, if needed. This address information will be provided to your employer in order to change their records. However, until this address information is updated in your employer's payroll records, the contribution files provided by your employer will over-ride your changes temporarily.

After you finish with these preliminary screens, you will go to the Welcome to On-Line Enrollment screen. Click on "Enroll Now" to begin.

Here are the Easy Steps to On-line Enrollment:

- Step 1. – Provide a valid e-mail address** — This will allow you to receive confirmation emails as well as other important information on transactions you have requested. In addition, to expedite the process for receiving a voucher for hardship withdrawals, loans, and contract exchanges between vendors, it is important to have an e-mail address in our Website.
- Step 2. – Use Retirement Planning Tools** — You have the option to use these tools as little or as much as you wish during the enrollment process. Using the Retirement Savings Calculator and Mastery POINT Financial Analyzer, you can project different rates of deferral to determine a hypothetical account balance at age 65 based on your personal factors (age, marital status, tax bracket, etc.).
- Step 3. – Vendor Contracts** — Please enter the account/contract number in the box(es) next to the vendor(s) for which you have established an account. If an account has not yet been established, you cannot select the vendor at this time.
- Step 4. – Salary Deferral Election** — Select how much salary you wish to contribute by entering a dollar amount where indicated. This amount will automatically be deducted from your pay each pay period.
- Step 5. – Vendor Election** — Select how much you would like to invest in the available vendors by entering a dollar election next to each vendor. Please keep in mind that you will first need to contact each vendor that you have selected in order to have your account set-up prior to completing this step.
- Step 6. – Confirm Your Enrollment** — On this screen, you can review your elections. If you wish to make changes, you may select a previous screen from the menu on the left or click on "Previous Screen" until you arrive at the applicable screen. Once you are satisfied, you can select "Enroll Me" to complete the enrollment process or "Quit", if you decide to enroll at a later date. If you select Quit, you will lose all of the information you have input and will need to start over.

Once you select Enroll Me, you will go to a confirmation screen that shows your elections. If you previously provided us with a valid email address we will send you a confirmation of this transaction for your records. Your email address can be updated at anytime through the Maintenance option found on the Website. When you are done, you can logout of the website.

If you need assistance, you can call our Participant Service Center (877) 488-4040 from 7 a.m. to 7 p.m. Central Time, Monday through Friday. You can also send an e-mail to Participant.ServiceCenter@cpicrs.com. For prompt assistance, please have your six-digit plan reference number 105823, the last four digits of your social security number and date of birth available.

Elective Deferral and Vendor Election Instructions

You can use the website to make changes in the amount you wish to defer, as well as to make changes in your vendors. The CPI Participant Website can be accessed 24 hours a day, 7 days a week. If you do not have internet access you can enroll in the 403(b) plan maintained by Adams County/Ohio Valley SD using the Elective Deferral and Vendor Election Form which can be obtained by contacting the CPI Participant Service Center at (877) 488-4040. New employees must complete all sections. Current participants need to complete the applicable sections to make changes to their current elective deferral amounts or their vendor(s). The instructions for each section of this form are provided below:

At the top of the form, the eligible Employee/Participant should check one of the options to indicate the reason for completing the form in order to ensure complete processing.

Section A	<p>Your Info</p> <p>All Employees/Participants completing this form must enter the information requested in this section as indicated so that they will be properly identified as the originator of the election form.</p>
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Section B	<p>Your Election</p> <p>New Employees must complete this section and indicate the dollar amount they wish to contribute to the plan.</p> <p>Current Participants should complete this section if they wish to change the dollar amount they are currently deferring to the plan.</p> <p>Your deferrals will start once your Employer has had sufficient time to update their payroll system. If you do not see your deferral starting within a reasonable time, please contact your Employer.</p>
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Section C	<p>Your Vendor Direction</p> <p>The vendors approved to receive current contributions are listed in this section. New Employees enrolling in the plan must complete this section of the form to choose the vendors to which they wish to invest contributions and to indicate the dollar amount that will be allocated to each vendor.</p> <p>Current participants should complete this section if they wish to make changes with whom they are investing their contributions. You must also indicate the account/contract number to which the monies are being allocated with the appropriate vendor. This information should be provided to you by the vendor at the time you opened the account/contract. If you have not established the account/contract, you cannot select the new vendor at this time.</p> <p>Once this information has been provided, CPI will input the election(s) amount along with the vendor(s) you have chosen for such allocations.</p> <p>Participants should complete the Employer section(s), whether or not they are eligible. Since Adams County/Ohio Valley SD will be determining the amount to be allocated, we ask that you indicate the percentage that is to be allocated to each vendor.</p>
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Section D	<p>Sign</p> <p>New employees and current participants should read this section carefully and sign where indicated in order for their election(s) to take effect.</p>
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<p>Mailing Instructions:</p> <p>Upon completion of the Elective Deferral and Vendor Election Form, the form should be mailed, faxed, scanned or e-mailed to the following address:</p> <p>CPI Common Remitter and Compliance Services 4903 10th Street Great Bend, KS 67530 Fax: (620) 792-5622 E-mail: info@cpicrs.com</p> <p>If you need assistance completing this form, you can call our Participant Service Center (877) 488-4040 from 7 a.m. to 7 p.m. Central</p>

Time, Monday through Friday. You can also send and e-mail to Participant.ServiceCenter@cpicrs.com. For prompt assistance, please have your six-digit plan reference number 105823, the last four digits of your social security number and date of birth available.

Section II

Existing Employee Enrollment/Change Forms

Participants can use the website to enroll, make changes in the amount they wish to defer, as well as to make changes in their vendors. The CPI Participant Website can be accessed 24 hours a day, 7 days a week. If an employee does not have internet access, they can contact the Participant Service Center at (877) 488-4040 from 7 a.m. to 7 p.m. Central Time, Monday through Friday, in order to obtain the necessary forms for enrollment or you can enroll participants in the 403(b) plan using the Elective Deferral and Vendor Election Form provided below or by following the on-line enrollment directions provided in the "[Using the Plan Sponsor Website](#)" section.

Section Index:

- [Important Benefit Information Regarding Your 403\(b\) Plan](#)
 - This document provides general information regarding participation in the 403(b) plan. It should be provided to any employees that have not previously deferred.
- [Approved 403\(b\) Plan Vendor List](#)
 - This list informs employees which vendors are available to receive contributions and those that are able to receive contract exchanges.
- [On-Line Enrollment Is Easy!](#)
 - This form should be provided to employees to instruct him/her how to complete the enrollment process on-line. If an employee does not have internet access, they would need to complete the Election Deferral and Vendor Election Form.
- [CPI Participant Website Instructions](#)
 - This form should be provided to participants to instruct him/her how to access the website in order to complete various transactions and changes.
- [Elective Deferral and Vendor Election Instructions and Form](#)
 - This form should be provided to employees who do not have internet access to enroll in the 403(b) plan.

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Important Benefit Information Regarding Your 403(b) Plan

What is a 403(b) retirement plan?

A 403(b) is a tax-deferred retirement plan for employees of public educational institutions and certain other non-profit organizations. A 403(b) plan allows you to contribute a portion of your compensation on a pre-tax basis in order to save for your retirement. Contributions are made to the plan by payroll deduction.

Can I make contributions to the 403(b) plan?

You have the right to make contributions/elective deferrals to the 403(b) plan. If you wish to start contributing to the plan, refer to the question titled "What do I need to do in order to start making elective deferrals?" for information on how to get started.

What are the benefits of contributing to a 403(b) plan?

- Contributing to a 403(b) plan helps to ensure that you will have funds to provide yourself with an income during retirement.
- The pre-tax elective deferrals that you make to the plan now are not taxed until you withdraw them. This means you are lowering your taxable income now, and will potentially lower the amount of income tax you will pay on those funds at the time of withdrawal when you may be in a lower tax bracket.
- Both your pre-tax elective deferrals and earnings grow tax free until they are withdrawn.

What do I need to do in order to start making elective deferrals?

You will need to make an election regarding how much of your compensation you wish to defer to the 403(b) plan. To make this election, access the CPI Participant Website at <https://www.cpicrs.com>.

You can locate a list of vendor(s) approved with in the plan to receive contributions under this 403(b) plan and their contact information by visiting the CPI Participant Website or on the Approved 403(b) Vendor list enclosed. The financial advisor representing the vendor(s) will provide you with their form that will set up the contract or account with the vendor. Once you have completed paperwork provided by the selected financial advisor please enroll using the enclosed enrollment form, once you have completed this form please return it to CPI Common Remitter and Compliance Services, P.O. Box 110, Great Bend, KS 67530 or by faxing it to (620) 792-5622.

If you are unable to access the website or want additional information, please contact the CPI Participant Service Center.

How much can I contribute to a 403(b) plan?

In 2009 you can make elective deferrals up to \$16,500. As this amount is subject to cost of living increases as set by the government, this amount will increase over time. In addition, if you have met certain conditions, you may have the opportunity to contribute above this limit; these contributions are known as "catch-up contributions." The first catch-up contribution is the "Age-50 Catch-up Contribution". If you are at least age 50 by the end of a calendar year, you have the ability to contribute an additional \$5,500 a year. This amount is also subject to cost of living increases as set by the government, so it will increase over time. The second contribution limit is known as the "15 Year of Service Catch-up Contribution". If you have at least 15 years of service with Adams County/Ohio Valley SD you may be eligible to contribute up to \$3,000 a year above the elective deferral limit until the amount of the additional catch-up contributions made using this special rule equals \$15,000. Both the Age-50 Catch-up Contribution and the 15 Year of Service Catch-up Contribution can be used in the same year.

When can funds be withdrawn from a 403(b) plan?

A 403(b) retirement plan is intended as a way to save over the long-term for your retirement. Therefore, distribution of the funds are only allowed when you separate from service, are disabled, die or are at least age 59 ½.

Taking a non-taxable loan or a hardship withdrawal are options available to you should it be necessary for you to withdraw funds from your 403(b) plan prematurely. Taking a hardship withdrawal must meet the requirements that be an immediate and heavy financial need. However, certain income taxes and tax penalties may apply depending on the situation.

For more information on enrolling in your 403(b) Plan, making changes to your current deferral or vendor elections, or any other questions or requests for information, please contact the CPI Participant Service Center at (877) 488-4040 from 7:00 a.m. to 7:00 p.m. Central time, Monday through Friday. You can also send an e-mail to Participant.ServiceCenter@cpicrs.com.

APPROVED 403(b) PLAN VENDOR LIST

Plan Name: Adams County/Ohio Valley SD 403(b) Plan
Plan Sponsor: Adams County/Ohio Valley SD
Effective Date: 10/15/2009 Ref. No.: 105823

This list identifies the investment vendors available under the 403(b) plan maintained by Adams County/Ohio Valley SD, on or after the effective date of this list. The information can also be found on the CPI Participant Website. After you have logged onto the site using your User Name and Password, click on "Plan Contacts" near the top right of the screen. A new screen will appear that will contain the list of vendors. By clicking on the arrow to the left of the vendor's name, you will be able to view the contact information.

A. The following Vendors are authorized to receive contributions and contract exchanges between vendors under the 403(b) Plan:

<u>Name of Vendor</u>	<u>Contact Information for Local Investment Representative</u>	
<u>AIG American General .</u>	<u>General Number</u>	<u>(800) 528-2011</u>
<u>American Century Investments</u>	<u>General Number</u>	<u>(816) 531-5575</u>
<u>Ameriprise Financial Services Inc.</u>	<u>General Number</u>	<u>(800) 862-7919</u>
<u>Great American Financial Resources</u>	<u>General Number</u>	<u>(800) 789-6771</u>
<u>ING Life Insurance and Annuity Company</u>	<u>General Number</u>	<u>(800) 262-3862</u>
<u>ING Reliastar</u>	<u>General Number</u>	<u>(877) 882-5050</u>
<u>Midland National Life Insurance</u>	<u>General Number</u>	<u>(866) 270-9564</u>
<u>Putnam Investments</u>	<u>General Number</u>	<u>(800) 662-0019</u>

On-line Enrollment is Easy!

Instructions on using the On-line Enrollment System

Before you enroll, you will need to log in to the website, select a User Name and Password.

- ◆ **Log in to the Website** - Log in to the Website at <https://www.cpicrs.com>. If this is your first time on the site you will need to create a User Name and Password that is unique to you and confirm it. You will be given the option to provide a question and answer to be used as a hint, should you forget your Password at a later date. This is verified by using the last four digits from your social security number, your date of birth and the plan reference number 105823. If your employer has more than one plan with CPI, you will be asked to click on the name of the plan that you would like to access.
- ◆ **Review and Update Contact Information** - The next screen will show you the mailing/home address we have on file for you as well as an e-mail address if provided. You will be requested to correct and/or update this information, if needed. This address information will be provided to your employer in order to change their records. However, until this address information is updated in your employer's payroll records, the contribution files provided by your employer will over-ride your changes temporarily.

After you finish with these preliminary screens, you will go to the Welcome to On-Line Enrollment screen. Click on "Enroll Now" to begin.

Here are the Easy Steps to On-line Enrollment:

- Step 1. – Provide a valid e-mail address** — This will allow you to receive confirmation emails as well as other important information on transactions you have requested. In addition, to expedite the process for receiving a voucher for hardship withdrawals, loans, and contract exchanges between vendors, it is important to have an e-mail address in our Website.
- Step 2. – Use Retirement Planning Tools** — You have the option to use these tools as little or as much as you wish during the enrollment process. Using the Retirement Savings Calculator and Mastery POINT Financial Analyzer, you can project different rates of deferral to determine a hypothetical account balance at age 65 based on your personal factors (age, marital status, tax bracket, etc.).
- Step 3. – Vendor Contracts** — Please enter the account/contract number in the box(es) next to the vendor(s) for which you have established an account. If an account has not yet been established, you cannot select the vendor at this time.
- Step 4. – Salary Deferral Election** — Select how much salary you wish to contribute by entering a dollar amount where indicated. This amount will automatically be deducted from your pay each pay period.
- Step 5. – Vendor Election** — Select how much you would like to invest in the available vendors by entering a dollar election next to each vendor. Please keep in mind that you will first need to contact each vendor that you have selected in order to have your account set-up prior to completing this step.
- Step 6. – Confirm Your Enrollment** — On this screen, you can review your elections. If you wish to make changes, you may select a previous screen from the menu on the left or click on "Previous Screen" until you arrive at the applicable screen. Once you are satisfied, you can select "Enroll Me" to complete the enrollment process or "Quit", if you decide to enroll at a later date. If you select Quit, you will lose all of the information you have input and will need to start over.

Once you select Enroll Me, you will go to a confirmation screen that shows your elections. If you previously provided us with a valid email address we will send you a confirmation of this transaction for your records. Your email address can be updated at anytime through the Maintenance option found on the Website. When you are done, you can logout of the website.

If you need assistance, you can call our Participant Service Center (877) 488-4040 from 7 a.m. to 7 p.m. Central Time, Monday through Friday. You can also send an e-mail to Participant.ServiceCenter@cpicrs.com. For prompt assistance, please have your six-digit plan reference number 105823, the last four digits of your social security number and date of birth available.

CPI PARTICIPANT WEBSITE INSTRUCTIONS

for Adams County/Ohio Valley SD 403(b) Plan

In order to bring our 403(b) plan services as close as your fingertips, we provide a Participant Website. The website features step by step instructions to guide you through all of the features and options.

CPI makes it easy for you to:

- Obtain vendor contact information
- Make changes to the amount of your deferral elections
- Make changes to your vendor(s)
- Request vouchers for loans and hardship withdrawals
- Request vouchers for contract exchanges

The website is available 24 hours a day, 7 days a week.

HOW TO GET STARTED

To access the system for the first time, log onto the website at <https://www.cpicrs.com>. For prompt access, please have your six-digit plan reference number 105823, the last four digits of your social security number (SSN) and date of birth available. The first time you log onto the website, you will be required to choose a new user name other than the last four digits of your SSN. You will also be prompted to establish a password of your choosing.

Once you have changed your user name and established a password, the Plan Contact feature will provide a list of all approved vendors as well as the financial advisors' contact information.

Under the Request a Transaction feature you will have access to:

- **Change Salary Deferral Contribution** - Make a change to your election for future contribution amounts as well as make changes to your current vendors. The Vendor Elections shown on the Website will be used until you change them through the website or by submitting an Elective Deferral and Vendor Election Form, which can be obtained by contacting the CPI Participant Service Center at (877) 488-4040 or by sending an e-mail to Participant.ServiceCenter@cpicrs.com. On the website you will also have access to several retirement planning tools to assist you in deciding how much you should be deferring in order to meet your retirement goals.
- **Request a Loan and Hardship Withdrawal** - Request a loan and hardship withdrawal from any of the approved vendors for which you have invested contributions by requesting a voucher. This voucher is needed as it lets your vendors know that you have met the regulatory requirements. The voucher does not guarantee that a loan and hardship withdrawal can be made as each vendor may apply additional restrictions.
- **Request a Contract Exchange** - Request a voucher to exchange your account balance to another approved vendor. If your contract exchange between vendors is approved, you will be provided with a contract exchange voucher, which you will need to provide to the transferor vendor along with the vendor's transfer request forms. It is important that before you exchange assets that you first obtain a voucher. Any contract exchange that is made that does not comply with the final regulations could cause the loss of the tax-qualified status of the money transferred to the vendor. If this happens, the money will become taxable to you.

You will need Version 6 or greater of Netscape Navigator or Version 5 or greater of Internet Explorer to access the website. Most people have at least one of these versions on their computer.

If you do not have Internet access, have questions regarding the website, or want to make a request contact the Participant Service Center.

PARTICIPANT SERVICE CENTER

Participant Service Center (877) 488-4040, from 7 a.m. to 7 p.m. Central Time, Monday through Friday. You can also send an e-mail to Participant.ServiceCenter@cpicrs.com. For prompt assistance, please have your six-digit plan reference number 105823, the last four digits of your social security number and date of birth available.

Elective Deferral and Vendor Election Instructions

You can use the website to make changes in the amount you wish to defer, as well as to make changes in your vendors. The CPI Participant Website can be accessed 24 hours a day, 7 days a week. If you do not have internet access you can enroll in the 403(b) plan maintained by Adams County/Ohio Valley SD using the Elective Deferral and Vendor Election Form which can be obtained by contacting the CPI Participant Service Center at (877) 488-4040. New employees must complete all sections. Current participants need to complete the applicable sections to make changes to their current elective deferral amounts or their vendor(s). The instructions for each section of this form are provided below:

At the top of the form, the eligible Employee/Participant should check one of the options to indicate the reason for completing the form in order to ensure complete processing.

Section A	<p>Your Info</p> <p>All Employees/Participants completing this form must enter the information requested in this section as indicated so that they will be properly identified as the originator of the election form.</p>
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Section B	<p>Your Election</p> <p>New Employees must complete this section and indicate the dollar amount they wish to contribute to the plan.</p> <p>Current Participants should complete this section if they wish to change the dollar amount they are currently deferring to the plan.</p> <p>Your deferrals will start once your Employer has had sufficient time to update their payroll system. If you do not see your deferral starting within a reasonable time, please contact your Employer.</p>
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Section C	<p>Your Vendor Direction</p> <p>The vendors approved to receive current contributions are listed in this section. New Employees enrolling in the plan must complete this section of the form to choose the vendors to which they wish to invest contributions and to indicate the dollar amount that will be allocated to each vendor.</p> <p>Current participants should complete this section if they wish to make changes with whom they are investing their contributions. You must also indicate the account/contract number to which the monies are being allocated with the appropriate vendor. This information should be provided to you by the vendor at the time you opened the account/contract. If you have not established the account/contract, you cannot select the new vendor at this time.</p> <p>Once this information has been provided, CPI will input the election(s) amount along with the vendor(s) you have chosen for such allocations.</p> <p>Participants should complete the Employer section(s), whether or not they are eligible. Since Adams County/Ohio Valley SD will be determining the amount to be allocated, we ask that you indicate the percentage that is to be allocated to each vendor.</p>
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Section D	<p>Sign</p> <p>New employees and current participants should read this section carefully and sign where indicated in order for their election(s) to take effect.</p>
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<p>Mailing Instructions:</p> <p>Upon completion of the Elective Deferral and Vendor Election Form, the form should be mailed, faxed, scanned or e-mailed to the following address:</p> <p>CPI Common Remitter and Compliance Services 4903 10th Street Great Bend, KS 67530 Fax: (620) 792-5622 E-mail: info@cpicrs.com</p> <p>If you need assistance completing this form, you can call our Participant Service Center (877) 488-4040 from 7 a.m. to 7 p.m. Central</p>

Time, Monday through Friday. You can also send and e-mail to Participant.ServiceCenter@cpicrs.com. For prompt assistance, please have your six-digit plan reference number 105823, the last four digits of your social security number and date of birth available.

Elective Deferral and Vendor Election Form

Plan Name: Adams County/Ohio Valley SD 403(b) Plan

Ref. No. 105823

- | | |
|---|--|
| <input type="checkbox"/> To Enroll: Complete All Sections
<input type="checkbox"/> To Change Vendors: Complete Sections A, C and D | <input type="checkbox"/> To Change Contribution Amount: Complete Sections A, B and D
<input type="checkbox"/> To Change Contract/Account Number: Complete <u>All</u> Sections |
|---|--|

Section A
Your Info

Please type or print clearly

[] [] []	-	[] [] []	-	[] [] [] [] []
-------------	---	-------------	---	---------------------

Last Name _____ First Name _____ M. I. _____ Social Security Number (SSN) _____

Email Address: _____ Daytime Phone Number: () _____

Section B
Your Election

- Salary Deferral** – I instruct my employer to deduct \$ _____ of my pay on a pre-tax basis each pay period for investment with the specified vendors below.
(In the space provided, enter a dollar amount.)

Your employer allows this election to be changed Monthly.

Section C
Your Vendor Direction

Please indicate how you are making your election as a dollar amount

I direct that all future contributions be invested with the following vendor(s). Enter a dollar amount.
If you have not established the account/contract, you cannot select the new vendor at this time.

Vendor Name	Amount	Account/Contract Number
AIG American General		
American Century Investments		
Ameriprise Financial Services Inc.		
Great American Financial Resources Incorporated		
ING Life Insurance and Annuity Company		
ING Reliastar		
Midland National Life Insurance		
Putnam Investments		
Total Dollar Amount		

Section D
Sign

By signing this form, I have authorized the Employer to deduct the amount(s) elected from my paycheck and transmit the contributions to the vendors as indicated. I certify that I have established a 403(b) account with the vendors selected above.

_____ Participant

_____ Date

Newsletters Tab

Sponsor Newsletters:

The Sponsor Newsletter feature offers many different topics concerning plan regulations, requirements and changes. These newsletters allow you to stay up to date and informed in order to offer beneficial assistance to your employees. Current and past newsletters are available for viewing at any time.

Some sample topics include:

- IRS and Social Security Cost-of-Living Adjustments
- Current Developments section in every issue.

Participant Newsletters:

The Participant Newsletter feature offers employees advise, facts, and guidance on smart retirement decisions. The newsletters contain various topics informing participants how to make the most of their retirement investments. Current and past newsletters are available for viewing at anytime. Participant newsletters are accessible by the plan sponsor and the participant.

Some sample topics include:

- The High Cost of Cashing Out
- Who's Your Beneficiary?
- How Do Your Investments Measure Up?

[Return to Section Index](#)

Section IV

Requesting a Loan, Hardship Withdrawal or Contract Exchange Voucher

Before a loan, hardship withdrawal, or contract exchange can be granted, the participant must request a voucher. The voucher shows that the participant has met the regulatory requirements to receive the loan, hardship withdrawal, or make a contract exchange. Participants can use the Website to request a loan, hardship withdrawal, or contract exchange voucher. CPI Participant and Plan Sponsor Websites can be accessed 24 hours a day, 7 days a week. If a participant does not have internet access, they can contact the Participant Service Center at (877) 488-4040 from 7 a.m. to 7 p.m. Central Time, Monday through Friday, in order to obtain the necessary forms for a voucher request. Should you choose to complete a voucher request for a participant, follow the directions below.

Vendors may impose processing restrictions or requirements in order to complete a transaction from a specific contract or account. Therefore, completion of this request does not ensure approval of a loan, hardship withdrawal or contract exchange.

Section Index:

- [Request for a Loan Voucher](#)
 - This form should be provided to participants who do not have access to the internet to request a loan voucher. Please provide the form to the participant to fill out and follow the mailing instructions on the form.
 - If you are completing the voucher process for a participant, please follow the directions provided in the "[Using the Plan Sponsor Website](#)" section of the manual. If an e-mail address was provided by the participant, the voucher will be e-mailed directly to the participant. Otherwise, please print and deliver the voucher to the participant. The participant will be required to complete the necessary forms from the vendor. Please be aware that vendors may impose additional restrictions or requirements in order to receive a loan from a specific contract or account. Therefore, completion of this request does not ensure approval of the loan. The Loan Voucher will be valid 30 days from date of issue.

- [Request for a Hardship Withdrawal Voucher](#)
 - This form should be provided to participants who do not have access to the internet to request a hardship withdrawal. Please provide the form to the participant to fill out and mail directly to CPI for processing.
 - The participant will need to mail this request directly to CPI Common Remitter Services along with supporting documentation. The address can be found at the end of the request form. Upon receipt, CPI will determine if the participant's is approved for the hardship withdrawal voucher. If approved CPI will send a voucher to the participant to be attached to the vendor's required hardship withdrawal forms. The Hardship Withdrawal Voucher will be valid 30 days from date of issue.
 - The vendor may also require that you provide additional information to ensure compliance with the regulations. Please be aware that vendors may impose additional restrictions or requirements in order to receive a hardship withdrawal from a particular account. Therefore, completion of this request does not ensure approval of the distribution.

- [Request for a Contract Exchange Voucher](#)
 - A transfer from one vendor to another vendor within the same plan will only be allowed if the vendor to which the participant wishes to transfer assets has entered into a vendor agreement or information sharing agreement with the employer. This type of transfer is also referred to as a contract exchange.
 - Use this form to determine if an exchange can be completed between vendors who hold assets. Please provide the form to the participant to fill out and follow the mailing instructions on the form.
 - Should you choose to complete the voucher process for a participant, please follow the directions provided in the "[Using the Plan Sponsor Website](#)" section of the manual. If an e-mail address was provided by the participant, the voucher will be e-mailed directly to the participant. Otherwise, please print and deliver the voucher to the participant. The participant will be required to complete the necessary forms from the vendor. Please be aware that vendors may impose additional restrictions or requirements in order to complete a contract exchange between vendors. Therefore, completion of this request does not ensure approval of the loan. The Contract Exchange Voucher will be valid 30 days from date of issue.
 - It is important that you do not transfer any assets without first obtaining a voucher, please refer to the Approved 403(b) Vendor List for those vendors that are authorized to receive exchanges/transfers. Any transfer that is made that does not comply with the regulations could cause the loss of the tax-qualified status of the money transferred to the vendor. If this happens, the money will become taxable to the participant.

[Return to Contents Page](#)

Request For A Loan Voucher

To determine your ability to take a loan from this 403(b) plan, please complete the following information.

The amount of the loan you are eligible for is based on existing loans you already have under this 403(b) plan and any other retirement plan of your employer and the largest outstanding loan balance in the past 365 days. If you are eligible for a loan, you will be issued a voucher. However, some vendors may not allow loans. For those vendors that offer loans, they may require that you provide additional information. Please be aware that vendors may impose additional processing restrictions or requirements in order to receive a loan from a specific contract or account. Therefore, completion of this request does not ensure approval of the loan. The Loan Voucher will be valid 30 days from date of issue.

Section A: Participant Information

Plan Name: Adams County/Ohio Valley SD 403(b) Plan

Plan Number: 105823

Please print clearly.

			-			-				
--	--	--	---	--	--	---	--	--	--	--

Last Name

First Name

M.I.

Social Security Number (SSN)

Date of Birth

Address

City

State

Zip Code

Is this a new address? Yes No

Daytime Phone Number:

When Available?

Evening Phone Number:

When Available?

In order to expedite the process, the voucher can be sent to you by e-mail or fax.

Would you like the voucher e-mailed to you? Yes No

If yes, please provide a valid e-mail address: _____

Would you like the voucher faxed to you? Yes No

If yes, please provide a valid fax number: _____

Section B: Existing Accounts Within this 403(b) Plan

In order to properly calculate the loan amount available, please list below the information on your existing 403(b) accounts.

Name of Vendor	Contract/Account Number	Account Balance

--	--	--

Section C: Other Retirement Plans

In order to properly calculate the loan amount available all loan balances from retirement plans other than your 403(b) plan need to be included in the calculations. If you have any outstanding loans in other retirement plans sponsored by your employer, provide the following information. Do not include any amounts listed in another employer's plan or any amounts listed with the following approved vendors:

AIG American General
 American Century Investments
 Ameriprise Financial Services Inc.
 Great American Financial Resources Incorporated
 ING Life Insurance and Annuity Company
 ING Reliastar
 Midland National Life Insurance
 Putnam Investments

Name of Retirement Plan	Contract/Account Number	Outstanding Loan Balance Date	Outstanding Loan Balance Amount	Largest Outstanding Loan Balance in the past 365 days	Status of Loan Active or Defaulted (payments being made)
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	

Section D: Loan Request Amount and Terms

Amount of Loan you are requesting?

OR

Indicate that you would like the Maximum Loan Amount

\$, .

Available by checking this box

Requested Term of Loan?

Specify Months Years

If the term of the loan is greater than 5 years, are the proceeds being used for the purchase of a principal residence?

Yes No

*If you are requesting a loan with a term greater than 5 years, you will need to provide the vendor(s) with proof of principal residence purchase.

Section E: Select a Vendor(s)

Indicate the vendor(s) from which you intend to take the loan you are requesting by indicating the Amount of Loan you intend to borrow. The total amount you input cannot exceed the total amount of the loan you requested above.

Vendor Name	Account Number	Total Account Balance	Amount of Loan
AIG American General		\$	\$
American Century Investments			
Ameriprise Financial Services Inc.			
Great American Financial Resources Incorporated			
ING Life Insurance and Annuity Company			
ING Reliastar			
Midland National Life Insurance			
Putnam Investments			
		Total	\$

Please Note: Your vendors may impose additional restrictions in order to receive a loan from a specific contact or account. Some vendors may not allow participant loans. For those vendors that offer loans, they may require that you provide additional information. Therefore, completion of this request and receipt of a voucher does not ensure you can borrow the amount requested from a specified vendor.

Participant Certification

I certify that the information provided in this request is true and correct to the best of my knowledge. I understand that the voucher will expire in 30 days from the date it is issued. If the voucher is not used with the 30 days, it will become invalid and it will be necessary to request a new voucher.

Printed Name

Date

Signature

Please send this request to the provided information:

CPI Common Remitter Services 4903 10th Street P.O. Box 110 Great Bend, KS 67530 Fax (620) 792-5622
--

Request for a Hardship Withdrawal Voucher

To determine you have met the requirements to take a hardship withdrawal from this 403(b) plan, please complete the following information. After you have completed this information, you will need to mail or fax it to CPI Common Remitter Services along with supporting documentation. The address can be found at the end of this request. Upon receipt, CPI will determine your eligibility and if approved will send a voucher to you to be attached to your vendor's required hardship withdrawal forms. The Hardship Withdrawal Voucher will be valid 30 days from date of issue.

Your vendor may also require that you provide additional information. Please be aware that vendors may impose additional processing restrictions or requirements in order to receive a hardship withdrawal from a particular account. Therefore, completion of this request does not ensure approval of the hardship withdrawal.

Section A: Participant Information

Plan Name: Adams County/Ohio Valley SD 403(b) Plan

Plan Number: 105823

Please print clearly.

			-			-				
--	--	--	---	--	--	---	--	--	--	--

Last Name

First Name

M.I.

Social Security Number (SSN)

Date of Birth

Address

City

State

Zip Code

Is this a new address? Yes No

Daytime Phone Number:

When Available?

Evening Phone Number:

When Available?

In order to expedite the process, a voucher can be automatically sent to you by e-mail. Would you like the voucher e-mailed to you?

Yes No If yes, please provide a valid e-mail address:

Section B: Amount Needed to Satisfy Hardship-Specify Reason for Need

Mark the box or boxes to indicate which of the following immediate and heavy financial needs make you eligible to receive a Hardship Withdrawal. The amount requested for an immediate and heavy financial need may be increased to include any additional amounts necessary to pay any federal, state, or local income taxes reasonably anticipated to result from the distribution. In addition, there may be a 10% excise tax on this type of distribution. This tax will not apply if the distribution is used to pay deductible medical expenses (deductible medical expenses are those that are in excess of 7%-1/2% of your adjusted gross income), or is made when you have attained age 59 ½.

<input type="checkbox"/> Medical expenses for the Participant, Participant's spouse, or dependents or beneficiaries not paid by insurance.	Amount Needed: \$ _____
<input type="checkbox"/> Costs directly related to the purchase of a principal residence for the Participant (excluding mortgage payments.)	Amount Needed: \$ _____
<input type="checkbox"/> Payment of tuition and related educational fees (such as laboratory fees for science majors, music room fees for music majors, or other fees that are an integral part of education, including room and board) for the next 12 months of post-secondary education for the Participant, Participant's spouse, children, dependents, or beneficiaries.	Amount Needed: \$ _____
<input type="checkbox"/> Expenditures to prevent eviction of the Participant from the Participant's principal residence or foreclosure on a mortgage	Amount Needed: \$ _____

on that residence.	
<input type="checkbox"/> Funeral or burial expenses for Participant's parent, spouse, children, dependents or beneficiaries.	Amount Needed: \$ _____
<input type="checkbox"/> Expenses for the repair of damage to the Participant's principal residence that would qualify for the casualty income tax deduction.	Amount Needed: \$ _____

Total of Immediate Hardship:	\$ _____
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Additional funds to cover taxes and penalties on this withdrawal:	\$ _____
---	----------

Total Hardship Withdrawal Requested:	\$ _____
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Please Note: You need to provide information that supports the request for a hardship withdrawal such as: medical bills, notice of eviction or foreclosure, invoice from mortuary, etc. The mailing/faxing instructions are provided at the end of this request.

To receive a hardship withdrawal from the 403(b) Plan, it must be made on account of immediate and heavy financial need and it must be necessary to satisfy that need. Therefore, to determine that, please answer the following questions:

1. Can the hardship be relieved by reimbursement or compensation by insurance or other means?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Can the hardship be relieved through the liquidation of savings and investments or the sale of property (if the liquidation or sale would not cause a severe financial hardship)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Can the hardship be alleviated by ceasing your elective deferrals?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. Can the hardship be relieved by other distributions from your retirement plans?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5. Can the hardship be relieved by loans from your retirement plans, loans from insurance policies, or commercial lenders with reasonable terms (if the prepayment of such loans would not itself create a financial hardship)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6. Does the amount requested exceed the amount required to satisfy the hardship indicated above?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Please Note: If the immediate and heavy need can be completely or partially relieved through other means, you are only eligible for a hardship withdrawal for the amount that cannot be relieved through other means. If you answered **YES** to one or more of the above questions, you will need to adjust the amount you are requesting to only include the amount that cannot be relieved through other means and then re-answer the questions. If the **total** amount can be relieved through other means, you are *not* eligible for a hardship withdrawal.

Section C: Select a Vendor(s)

Please specify the Vendor from which you are requesting a hardship withdrawal from in the space below:

Vendor Name	Account Number	Total Account Balance	Amount of Hardship Withdrawal
AIG American General		\$	\$
American Century Investments			
Ameriprise Financial Services Inc.			
Great American Financial Resources Incorporated			
ING Life Insurance and Annuity Company			
ING Reliastar			
Midland National Life Insurance			
Putnam Investments			
		Total:	\$

Please Note: Your vendors may impose additional restrictions in order to receive a hardship withdrawal from a specific contact or account. For those vendors that offer hardship withdrawals, they may require that you provide additional information. Therefore, completion of this request and receipt of a voucher does not ensure you can withdraw the amount requested from a specified vendor.

Participant Certification

I certify that the information provided in this request is true and correct to the best of my knowledge.

I understand that if elective deferrals are used to meet the withdrawal amount, I will be prohibited from making elective deferrals and/or voluntary employee contributions (if applicable) to this 403(b) plan and all other retirement plans maintained by my employer, if any, for 6 months after receipt of the hardship distribution.

I also understand that my receipt of funds from each selected vendors is contingent on any additional restrictions or requirements imposed under the contract or account from which I am requesting a distribution, and that receipt of a Hardship Withdrawal Voucher does not ensure approval of the distribution.

I further understand that the voucher will expire after 30 days from the date it was issued. If the voucher is not used within 30 days, it will become invalid and it will be necessary to request a new voucher.

Please note: After you have completed this information, you will need to sign and date the document, and mail or fax it to the address below along with paperwork that supports the request for a hardship withdrawal such as: medical bills, notice of eviction or foreclosure, invoice from mortuary, etc. Be sure to keep the originals of the supporting documentation and only send copies to CPI.

Printed Name:

Signature:

Date:

**Please send this request with
supporting documentation to:**

**CPI Common Remitter Services
4903 10th Street
PO Box 110
Great Bend, KS 67530-0110
Fax (620) 792-5622**

Request for a Contract Exchange

A transfer from one vendor to another vendor within the same 403(b) plan will only be allowed if the vendor to which you wish to transfer assets has entered into an information sharing agreement with your employer. This type of transfer is also referred to as a contract exchange. To determine whether you can do a contract exchange between vendors who hold assets for this 403(b) plan, please complete the following information.

It is important that you do not transfer any assets without first obtaining a voucher. Any transfer that is made that does not comply with the regulations could cause the loss of the tax-qualified status of the money transferred to the vendor. If this happens, the money will become taxable to you.

If it is determined that a written agreement has been established, a voucher will be issued approving the transfer. However, some vendors may not allow transfers in and/or out of their contracts or accounts. For those vendors that allow transfers, they may require that you provide additional information. Please be aware that vendors may impose additional processing restrictions or requirements in order to do a transfer from a specific contract or account. Therefore, completion of this request does not ensure approval of the transfer.

Section A: Participant Information

Plan Name: Adams County/Ohio Valley SD 403(b) Plan

Plan Number: 105823

Please print clearly.

- -

Last Name

First Name

M.I.

Social Security Number (SSN)

Date of Birth

Address

City

State

Zip Code

Is this a new address? Yes No

Daytime Phone Number:

When Available?

Evening Phone Number:

When Available?

In order to expedite the process, a voucher can be automatically sent to you by e-mail or fax.

Would you like the voucher e-mailed to you? Yes No If yes, please provide a valid e-mail address: _____

Would you like the voucher faxed to you? Yes No If yes, please provide a valid fax number: _____

Section B: Additional Contracts/Accounts

Do you have any other contracts or accounts with money under this plan with any other vendors other than what is listed below:

Yes No

Please list other contracts or accounts with money under this 403(b) plan with any vendors other than:

AIG American General
American Century Investments
Ameriprise Financial Services Inc.
Great American Financial Resources Incorporated
ING Life Insurance and Annuity Company
ING Reliastar
Midland National Life Insurance
Putnam Investments

(do not include any amounts from a different employer):

Vendor Name	Account Number	Account Balance Date	Account Balance
			\$
			\$
			\$

Section C: Choose a Vendor

Select a vendor and enter the amount you wish to transfer from one vendor to another vendor from list below.
You will need to complete a separate request for each transfer.

Transfer from Account

Vendor Name	Account Number	Total Account Balance
<input type="checkbox"/> AIG American General		\$
<input type="checkbox"/> American Century Investments		
<input type="checkbox"/> Ameriprise Financial Services Inc.		
<input type="checkbox"/> Great American Financial Resources Incorporated		
<input type="checkbox"/> ING Life Insurance and Annuity Company		
<input type="checkbox"/> ING Reliastar		
<input type="checkbox"/> Midland National Life Insurance		
<input type="checkbox"/> Nationwide Financial		
<input type="checkbox"/> Primerica Shareholders Services		
<input type="checkbox"/> Putnam Investments		

Transfer to Account

Approved Vendor Name	Account Number	Total Amount to Transfer
<input type="checkbox"/> AIG American General		\$
<input type="checkbox"/> American Century Investments		
<input type="checkbox"/> Ameriprise Financial Services Inc.		
<input type="checkbox"/> Great American Financial Resources Incorporated		
<input type="checkbox"/> ING Life Insurance and Annuity Company		
<input type="checkbox"/> ING Reliastar		
<input type="checkbox"/> Midland National Life Insurance		
<input type="checkbox"/> Putnam Investments		

Please Note: Your vendors may impose additional restrictions or requirements in order to receive transfer funds from a specific contract or account. Some vendors may not allow transfers. For those vendors that allow transfers, they may require that you provide additional information. Therefore, completion of this request and receipt of a voucher does not ensure you can transfer the funds as requested.

Participant Certification

I certify that the information provided in this request is true and correct to the best of my knowledge. I understand that the voucher will expire after 30 days from the date it was issued. If the voucher is not used within the 30 days, it will become invalid and it will be necessary to request a new voucher.

Printed Name

Signature

Date

Please send this request to the provided information:

<p>CPI Common Remitter Services 4903 10th Street P.O. Box 110 Great Bend, KS 67530 Fax (620) 792-5622</p>
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