



To Enroll:

1. Contact one or more of the approved companies, regarding the 403(b) Plan and/or Nationwide Retirement Solutions, regarding the 457(b) Deferred Compensation Plan.
2. Consider your options and make sure you understand the various fees and charges that apply.
3. Once you have reviewed their material and made a decision, complete the company's forms and return them to the company representative.
4. Complete the appropriate BCPS Salary Reduction Agreement and return it to the Office of Benefits and Retirement. Please allow up to 2 payroll cycles for timely processing.
5. Review your pay stub and make sure that the deductions appears correctly. If it is incorrect, notify the Office of Benefits and Retirement immediately at 443-809-8949.
6. Review and re-evaluate your investments at least once a year, preferably in January.
7. Review your W-2 in January to make sure that your deduction for the tax year is correct. If it is incorrect, contact the Office of Payroll at 443-809-4240 .



The Three-Legged Stool

When it comes to retirement savings, you may have heard of the three-legged stool: pension, personal savings, and social security. The three legs work together to provide you with a stable retirement. Neither the pension you receive through BCPS (if eligible) nor social security benefits are likely to meet all your needs in retirement. However, by maximizing your savings through the 403(b) and/or 457(b), you can see your savings grow and establish a solid retirement for your future. You can never save too much. By contributing to the 403(b), 457(b), or both, you can potentially build your retirement savings faster.

The following vendor is the exclusive provider for Baltimore County Public Schools Systems' 457(b) Deferred Compensation plans. To enroll, please contact the vendor financial Advisor directly. Financial Advisors must be listed below to gain access to BCPS schools and work locations to provide financial services.



Nationwide

Karis Cox

443-934-3237

coxk9@nationwide.com

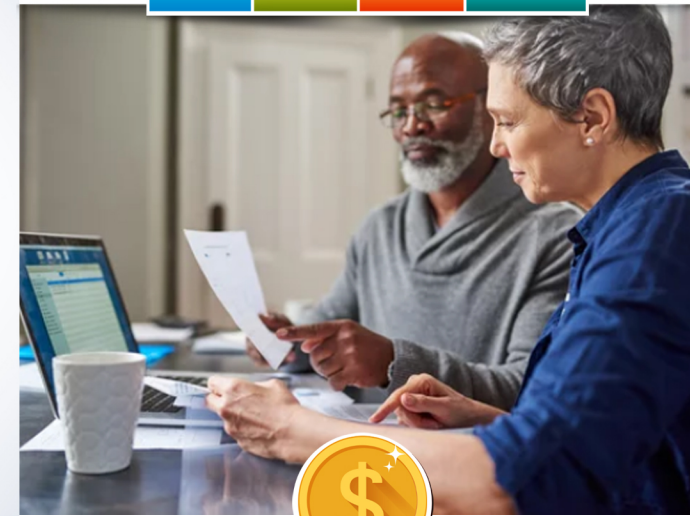


Engage, Empower, Excel.



BALTIMORE COUNTY PUBLIC SCHOOLS

Supplemental Retirement Plan(s)



Phone: 443-809-8949

Fax: 410-887-8950

Email: retirement@bcps.org

Website:

www.bcps.org/hr/compliance/benefits_and_retirement/retirement

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BALTIMORE COUNTY PUBLIC SCHOOLS

Supplemental Retirement Plan(s)



Engage, Empower, Excel.

The following 403(b) tax sheltered annuity vendors are authorized to enroll employees in Baltimore County Public Schools Systems' tax-sheltered annuity plans. To enroll, please contact the vendor financial Advisor directly. Financial Advisors must be listed below to gain access to BCPS schools and work locations to provide financial services.



3448 Ellicott Center Drive, Suite 202, Ellicott City, MD 21043

Alicia Kong, CRPC®, CFS, RFC
410-465-3003 or 301-792-1086
Alicia.Kong@voyafa.com

PO BOX 42 Point of Rocks, MD 21777

Stacey Osborne, CFS, ChFC®, CRPC®
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INTEGRATED FINANCIAL SOLUTIONS, INC.

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