Annual 403(b) Plan Eligibility Notice

BUCKEYE LOCAL SCHOOLS offers our eligible employees the opportunity to save for retirement by participating in the **BUCKEYE LOCAL SCHOOLS 403(b) Plan** (the "403(b) plan"). You can participate in this plan by making pre-tax contributions and (if permitted by the 403(b) plan) Roth 403(b) after-tax contributions. You are eligible to participate in this plan, whether or not you are actively contributing to it.

Not yet contributing to the 403(b) plan?
To start your contributions to the 403(b) plan, complete and return a salary reduction agreement to **BUCKEYE LOCAL SCHOOLS Treasurer's Department from one of the approved 403(b) investment companies enclosed in this document.** Please note that in addition to completing and returning a salary reduction agreement, you must also establish an account with the appropriate investment provider(s) that you have selected on the salary reduction agreement and you may also need to provide any additional information that may be required to enroll you in the 403(b) plan.

Already contributing to the 403(b) plan? Great News! You have an opportunity to increase your contributions to the 403(b) Plan.
If you are already currently contributing to the 403(b) plan, you may be able to increase your pre-tax contributions and Roth 403(b) after-tax contributions. To change your contributions, complete and return a salary reduction agreement to **BUCKEYE LOCAL SCHOOLS Treasurer's Department**

Of course, you can keep your contributions at their current level. In the alternative, if your current financial situation means that you need to lower your saving for retirement, you can change your contribution rate by completing and returning a salary reduction agreement as described above.

How much can I contribute?
In general, you may contribute up to $16,500 in 2012. This amount may be adjusted annually. Also, if you are at least 50 years old and/or you have completed at least 15 years of service, you may also be able to make additional catch-up contributions. Each catch-up has its own limits.

This Notice is not intended as tax or legal advice. Neither your employer nor the investment providers offering retirement savings products under the plan can provide you with tax or legal advice. Employees are encouraged to contact their financial representative or tax professional with any questions

This sample universal availability notice is provided as a service to ING's 403(b) plan sponsors to assist you in meeting the requirement under the final 403(b) regulations of notifying your employees on an annual basis of their eligibility to participant in the plan.

Approved 403(b) participants:

Vendor Name	Attn	Address	City	State	Zip	
AIG Valic	Odysseus Clark	2929 Allen Parkway	Houston	TX	77019	1-800-448-2542
American Century Services	Jose Vasquez	4500 Main Street	Kansas City	MO	64111	1-800-345-2021
American Express Financial (Ameriprise)	Lisa Nyen	70100 Ameriprise Financial Ctr	Minneapolis	MN	55474	1-800-506-5366
American Fidelity Assurance Co	Kim Malcom	2000 N Classen Blvd	Oklahoma City	OK	73006	1-800-662-1106
AXA Equitable (Equivest)	Brian Searle	100 Madison Street	Syracuse	NY	13202	1-216-535-8157
D&E Financial Services		572 W. Market Street, Suite 9	Akron	OH	44303	1-330-434-0344
Franklin-Templeton Investors		100 Fountain Parkway	St. Petersburg	FL	33716	1-800-237-0738
Massachusetts Financial Services (MFS)		500 Boylston Street	Boston	MA	02216	1-800-432-2771
Met Life	Kathy Bianchi	18210 Crane Nest Dr, 6th Fl	Tampa	FL	33647	1-800-560-5001
Reserve Financial	Jeannine Declet	20006 Detroit Road, Sutie 300	Rocky River	OH	44116	1-800-521-3132
Vanguard Fiduciary Trust		455 Devon Park Drive	Wayne	PA	19087	1-800-662-2003