



Warren County Public Schools
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OFFICE OF THE
SUPERINTENDENT

October 10, 2025

To: Warren County Public Schools Employees

Re: Annual Notice of Participation Warren County Public Schools 403(b)

The Warren County Public Schools ("the Employer") offers a 403(b) Plan for eligible employees of the organization. Employees are eligible to participate as described below:

- All W-2 employees are eligible to participate in the 403(b) Plan

A 403(b) plan is a tax-deferred retirement program that permits an employee to reduce his or her compensation on a pre-tax (or Roth if applicable) basis and have the contribution deposited into a 403(b) investment.

To enroll in a 403(b) program, you must complete a Salary Reduction Agreement (SRA) Form which can be provided by the Human Resources/Payroll department. You may also be required to complete an annuity contract or custodial account application to establish your investment account under the Plan. Application forms for an annuity contract or a custodial account can be obtained from the representative of the investment provider you select. A list of the approved investments providers (and the representative for each) within the Plan can be provided by the Human Resources/Payroll department. You will be able to make changes to or stop your contribution at any time. To do so, you will complete a new SRA form which will be processed by the Human Resources/Payroll department. All changes will take effect for the next available payroll period as described.

The IRS does limit the annual contributions you can make to a 403(b) plan. For 2025, the limit is \$23,500 for participants under age 50 and up to \$31,000 for participants who become age 50 or older during this calendar year.

The Warren County Public Schools has no liability for any employee's election to participate in the 403(b) plan, choice of 403(b) vendor(s), or the expected tax consequences resulting from participating in the 403(b) plan. The Warren County Public Schools does not provide tax, legal or investment advice and recommends that employees seek advice from professionals who specialize in these areas.

If you have any questions about our 403(b) Plan, please contact the Human Resources department or the Plan's third-party administrator, ADMIN Partners, LLC. at 877-484-4400.

Sincerely,

Rachel Drake
Director of Human Resources