

**Annual Eligibility Notice
2023 Contribution Limits
Oxford Public Schools 403(b) Plan**

As an employee of the Oxford Board of Education you are eligible to contribute to the Oxford Public Schools 403(b) Plan.

The approved providers for the Oxford Public Schools 403(b) Plan are listed below:

PROVIDERS	WEB ADDRESS	CONTACT	PHONE NUMBER
Ameriprise Financial Services, Inc.	www.ameriprise.com		1-800-297-2010
AXA Equitable	www.axaonline.com	Gregory Geloso	1-203-288-4351 x29
Franklin Templeton Trust Co.	www.franklintempleton.com		1-800-527-2020
GALIC (Great American)	www.gafri.com		1-800-789-6771
Horace Mann Life Insurance	www.horacemann.com	Joe Gaetano	1-800-999-1030
MetLife (formerly Citistreet or Travelers)	www.metlife.com/mlr		1-800-638-5433
Invesco Investment Services Inc. (formerly Oppenheimer)	www.invesco.com	Thomas Paron	1-203-264-8282
Security Benefit Life	www.securitybenefit.com		1-800-888-2461
VOYA Financial (formerly ING)	www.voya.com	Steve Moretta	1-860-580-1678

If you are currently contributing to the plan and wish to increase your contributions, please complete a new salary reduction agreement from the provider and return the form to the **Payroll Office**.

If you would like to begin contributing to the plan, complete and return a salary reduction agreement to the **Payroll Office**. **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.**

In general, you may elect to contribute up to \$22,500 in 2023. This amount is the general limit on what you can elect to defer under the 403(b) plan and such amount may be adjusted annually. Additional catch-up contributions may be permitted if certain criteria are met. Specifically, if you are at least 50 years old by year's end, you may also be able to make additional catch-up contributions up to \$30,000 in 2023. Additional catch-up options may also be available.

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.