



Your 403(b) Retirement Savings Plan

Dear Employee:

Congratulations! You are eligible to enroll in the South Montgomery Community School Corporation 403(b) Retirement Savings Plan. Schamber Group is proud to be the Independent Financial Advisor working with your school corporation to bring you high quality investment options: low cost mutual funds, target date funds, professionally managed portfolios and the Prudential Guaranteed Income Fund. Additional information about your investment options are in this Enrollment Guide and through your online account on Aspire's website.

South Montgomery Community School Corporation is one of a group of schools which works together to achieve institutional pricing from your retirement plan's service providers and for your investment options, a great benefit to 403(b) participants. Your 403(b) plan is an unbundled system. This means your plan is served by several different corporations, not just one. The corporations and their roles are:

The Schamber Group, Inc. – Plan Advisor, Participant Services and Portfolio Management

ASpire Financial Services – Recordkeeping, including Participant Online Accounts

Matrix Trust Company/AdvisorTrust – Asset Custody

TSA Consulting Group, Inc. – Transaction Processing and Plan Administration

We hope that you take advantage of this great opportunity and participate in your school corporation's 403(b) plan.

What is the next step?

- 1. Complete the Salary Reduction Agreement (last page of Guide).
Keep a copy of the completed form for your own records.
Salary reduction amount can be changed at any time through your online account.**
- 2. Return completed and signed Agreement to your Payroll office.**
- 3. Read through the rest of this Enrollment Guide.**

Once the form is processed, you will receive an email from Aspire. Using the link provided, continue your enrollment, assign beneficiaries and make investment choices through your online account. Additional details are given in "Accessing Your New Account!", located at the back of this Guide. Check your Junk or SPAM filter if you don't see Aspire's email within 2 business days.

If you have any questions, please contact us:

info@schambergroup.com

Phone: 765-807-0683

Toll-free: 866-573-0912

Sincerely,

A handwritten signature in black ink that reads 'Elaine M. Schamber'.

Elaine M. Schamber PhD, CFP®, AIFA®

President, The Schamber Group, Inc.