



Richards R-V School District

3461 County Road 1710

West Plains, Mo 65775

Telephone (417) 256-5239 Fax (417) 256-3314

Notice of Eligibility

Dear Employee,

Section 403(b) of the Internal Revenue Code provides public school employees with an opportunity to save for retirement on a tax-favored basis by making pre-tax salary reduction contributions into a 403(b) account. Amounts contributed into this 403(b) account are not subject to federal income taxes (and most state income taxes) until the time of distribution. The earnings in the account also grow on a tax-deferred basis until you make withdrawals from the account.

You are receiving the Notice of Eligibility as part of the Richards R-V School District's initiative to notify every employee of his or her eligibility to participate in the employer's 403(b) program. Please consider this as official notice from the district that you are eligible to participate in the district's 403(b) program.

While your participation is optional, we encourage you to consider participating in this benefit program. For more information on the program, you should contact the following:

Jennifer James

(417) 256-5239

jjames@richardsschool.k12.mo.us

For more information on the 403(b) program:

Boehne Financial Group

Greg Boehne, Terry Reid, and Ken Boehne

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Rogersville, MO 65742

(417) 881-0009

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Sincerely,

Dr. Melonie Bunn

Superintendent