

Welcome to the BENCOR FICA Alternative Plan

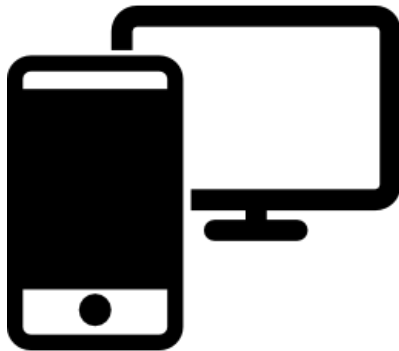
Bay District Schools provides the BENCOR FICA Alternative Plan as an important retirement benefit for all part-time, seasonal and temporary employees not covered under the Florida Retirement System. This letter provides general information about the plan and outlines available resources for you to get more detailed information.



Key Features of your FICA Alternative Plan

- All eligible employees are automatically enrolled in the program.
- All eligible employees make a 7.5% pre-tax contribution into a retirement account in their name.
- All contributions permanently save Social Security taxes.
- Income taxes are deferred on contributions to the plan until you withdraw the money.
- Contributions are 100% vested to you.

Where Can You Get More Information?



1. **Your Employer's Benefits Department**

Access *Frequently Asked Questions* and plan videos through your employer's benefits department or benefits web portal.

2. **Online**

www.bencorplans.com

Click on **Participant Login**, select your State, County and Employer then click on **Log In**.

For first time users, click on **New User** and follow the prompts.

For returning users, enter your User ID and Password, select Participant from the drop-down menu and **Login**.

3. **BENCOR National Participant Service Center** **866-296-9712**

(M-F 9:00 a.m. - 6:00 pm ET)

4. **Your local BENCOR Advisors:**

Tommy Short 850-347-4842

Ryan Ewart 850-242-5614