



SCHOOL DISTRICT OF  
**CUDAHY**

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[www.cudahy.k12.wi.us](http://www.cudahy.k12.wi.us)

December, 2012

Notice to Eligible Employees of Opportunity to Make Elective Deferrals  
to the School District of Cudahy 403(b) Plan

Dear Employee:

This is to notify you that if you are an employee of the School District of Cudahy you are eligible to make an elective deferral from your salary to the School District of Cudahy 403(b) Plan (the "Plan"). If the Plan permits after-tax Roth contributions, such elective deferrals may be designated as Roth contributions.

To make an elective contribution to the Plan, you must complete a Salary Reduction Agreement and return it to the administrator as noted on the Agreement. You may make, change or stop such an election to contribute as often as you wish, and it will be effective at when indicated on the Salary Reduction Agreement or the next applicable payroll date after it is approved by the Plan administrator.

Such elective contributions are subject to applicable Internal Revenue Code limits and the terms of the Plan. They may also be suspended for 6 months following a distribution to you from the Plan on account of hardship. For a copy of the Salary Reduction Agreement or a summary of the Plan, or if you have any other questions, please contact MidAmerica Administrative & Retirement Solutions, Inc. at (866) 873-4240.

MidAmerica Administrative and Retirement Solutions, Inc.

211 E Main Street, Suite 100 – Lakeland, FL 33801

Toll Free (866) 873-4240 – Fax (863) 688-4466

[www.midamerica.biz](http://www.midamerica.biz)

Sincerely,

James Papala

Director of Business Services

*This Notice is to provide general information regarding availability of the Plan. You should consult with your own financial, tax, or legal advisor as to whether you should contribute to the Plan. Should there be any difference between the information in this Notice and the Plan, the terms of the Plan will control. The information in this Notice is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties under the Internal Revenue Code or promoting, marketing or recommending to any transaction or matter addressed herein.*

Opening Doors...Opening Minds