

October 27, 2011

Re: New information regarding your 403(b) Retirement Savings Plan

Dear D.C. Everest Area School District Employee:

Per IRS Regulations Employers are required to provide compliance oversight and management of all of their employees' 403(b) accounts. D.C. Everest Area School District has chosen MidAmerica Administrative & Retirement Solutions, Inc. to take over as the Third Party Administrator for these plans effective November 1, 2011.

Please contact MidAmerica regarding any questions you have concerning your 403(b) Plan. All plan related transactions (other than investments decisions) must now be validated by MidAmerica prior to being processed by payroll or your investment provider. This includes all distributions, transfers, rollovers, hardships, loans, and salary reduction agreements.

MidAmerica will provide Plan Highlights documents that outline the main points of your Plans. In addition, MidAmerica will provide a customized web page that further explains the plans and provides financial calculators, access to forms, and a list of approved investment providers with contact information. The website address is www.spokeskids.com/DCEverestASD.

MidAmerica's contact information is below.

MidAmerica Administrative & Retirement Solutions, Inc. 211 E Main Street, Suite 100 • Lakeland, FL 33801 Toll free (866) 873-4240• Fax: (877) 513-2272 www.midamerica.biz

Sincerely,

403(b) TPA Services Department MidAmerica Administrative & Retirement Solutions, Inc.