



## TAX-DEFERRED SAVINGS PLANS

### General Information on Tax-Deferred Savings Plans

BVSD offers three voluntary tax-deferred savings plans that you can contribute to through payroll deductions: 401(k), 403(b), and 457(b) plans. Contributions made to any of these plans will reduce your taxable income for the calendar year that the deduction is made.

Each of these plans works in a similar way: money is deducted from your paycheck on a pre-tax basis, and invested by the plan providers into investments of your choice. Federal and state taxes on these contributions and any investment income are deferred until distribution.

A calendar-year contribution limit applies to these plans—in 2010, the maximum contribution is \$16,500 for employees under age 50, and \$22,000 for employees age 50 and over. You may contribute up to the maximum amount to 401(k) and/or 403(b) plans combined, and also contribute up to the maximum amount to the 457(b) plan.

Please read each plan's information before investing. This information is not intended as investment advice. BVSD recommends that you consult a professional adviser for investment advice.

### PERA Retirement Plan Information

Colorado Public Employees' Retirement Association (PERA) provides retirement and other benefits to the employees of more than 400 government agencies and public entities in the state of Colorado. PERA is the 23rd largest public pension plan in the United States.

All BVSD employees are covered by PERA, as required by state law. A deduction of 8% of eligible salary (gross pay less Section 125 deductions) will be made from your salary for PERA in addition to the district contribution.

**Contributions to any of the voluntary tax-deferred savings plans will not affect your PERA benefit.**

Visit [www.copera.org](http://www.copera.org) or call PERA at 303-832-9550 for more information on PERA benefits.

The plans listed below are all voluntary, and contributions to these plans are made in addition to the required 8% PERA retirement contribution.

## Enrolling in BVSD's Tax-Deferred Savings Plans: 401(k), 403(b), and 457(b)

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### 401(k)

Signing up with the PERA 401(k) plan is a two-step process: 1) notify the Payroll Office how much to withhold from your monthly paycheck, and 2) inform PERA how to invest the money. Enrollment kits are available online at [www.copera.org](http://www.copera.org) (click on 401(k) Information) or in the Payroll Office.

#### To enroll online

- Go to [www.copera.org](http://www.copera.org) and click on 401(k) Plan Enrollment. The web page will walk you through the enrollment process, including selecting your investment options.
- Print out the 401(k) Contribution Authorization Form and bring or mail to the Payroll Office by the 20<sup>th</sup> of the month (10<sup>th</sup> of December).

#### No computer access?

- Fill out PERA's *401(k) Contribution Authorization Form* in the back of the 401(k) enrollment booklet. Turn this form into the Payroll Office by the 20<sup>th</sup> of the month (10<sup>th</sup> of December).
- Once PERA receives your first contribution, you will receive a Personal Identification Number (PIN) in the mail. Call PERA at 800-759-7372 with this PIN to select your investment options.

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**Questions?** Contact the Payroll Office at [payroll.helpdesk@bvsd.org](mailto:payroll.helpdesk@bvsd.org) or call 720-561-5921 or x5921

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## 403(b)

BVSD has five vendors available under the 403(b) plan. Information on the enrollment process and available investments can be obtained from each vendor (see below for contact information). Please note that any changes must be communicated in writing to the Payroll Office by the 20<sup>th</sup> of each month (10<sup>th</sup> of December).

The Salary Reduction Agreement can be found at <http://bvsd.org/businessservices/payroll/Pages/default.aspx>, under the [Forms & How To](#) link on the right.

### AXA Equitable

Ryan Cook: 303-345-8102, [ryan.cook@axa-advisors.com](mailto:ryan.cook@axa-advisors.com)  
Jim Peters: 720-934-6789, [james.peters@axa-advisors.com](mailto:james.peters@axa-advisors.com)  
Customer Service: 800-628-6673

### Great-West Retirement Services

Todd Dunning: 303-737-7710, [todd.dunning@gwrs.com](mailto:todd.dunning@gwrs.com)  
Customer Service: 800-701-8255

### MetLife

Ed Rosenberg: 303-550-6170, [erosenberg1@metlife.com](mailto:erosenberg1@metlife.com)  
Customer Service: 800-560-5001

### Security Benefit (providers of NEA Valuebuilder)

Kelly Stecklein: 720-881-8745, [kelly@latitudefinancialgroup.com](mailto:kelly@latitudefinancialgroup.com)  
Joyce Hanavan: 303-422-1842, [choycebrokerage@yahoo.com](mailto:choycebrokerage@yahoo.com)  
National Service Center: 888-222-3003

### Valic

Bob Gorski: 720-331-8740, [bob.gorski@valic.com](mailto:bob.gorski@valic.com)  
John Im: 303-621-6081, [john.im@valic.com](mailto:john.im@valic.com)  
Gregory Crawford: 303-887-4600, [gregory.crawford@valic.com](mailto:gregory.crawford@valic.com)  
Customer Care Center: 800-448-2542

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## 457(b)

Educator\$Money is offered through Great-West Retirement Services. Enrollment and changes are completed either online or over the phone—paperwork should not be sent to the Payroll Office.

Information on the plan is available at [www.educatorsmoney.com](http://www.educatorsmoney.com). Click the Guest tab in the middle of the page. Click the Fund Information link on the left. Three additional links will appear. Click on any of these, and enter our Plan Number (350222-01) to see details on our plan offerings.

**To enroll online**, visit [www.educatorsmoney.com](http://www.educatorsmoney.com). Click the Guest tab in the middle of the page. Click the Enroll link on the left. Using the Password option, enter your Social Security Number (no dashes), our Plan Number (350222-01), and the case-sensitive password (BVSD457).

**To enroll over the phone**, call Customer Service at 877-816-0548, option 3. Or call Todd Dunning, Great-West's 403(b) and 457(b) representative, at 303-737-7710.

**Please note:** Elections for changes to the 457(b) plan must be made the month prior to the change taking place—for example, if you want to start, change, or stop a contribution on your October 31 paycheck, you must contact Educator\$Money before midnight, September 30.