To: All Employees of Dover Area SD

In compliance with the requirements of IRC §403(b)(12(A)(ii) this Notice will advise you of the voluntary 403(b) program established and maintained for the benefit of our employees. The following information provides details of the Plan and outlines the procedures for enrollment.

Eligibility

All employees who are employed by the Employer.

Contributions

When you enroll in the program, the amounts you designate as salary deferrals are withheld from your wages and forwarded to an investment provider of your choice. Several types of contributions are available in your Plan:

Pre-Tax Salary Deferrals. These are amounts contributed into a 403(b) plan that are deferred from your paycheck before federal income taxes are applied. State income taxes may or may not be applicable.

Roth Salary Deferrals. These amounts are also deferred from your paycheck, but are subject to federal and state income taxes. When you withdraw monies, however, the funds may be excluded from taxation. Special rules apply to Roth contributions and you should contact your tax advisor before electing this option.

- For **2017**, you may defer from your wages, a maximum of $18,000 to all 403(b) and 401(k) plans unless you will reach 50 years of age during the year. In that case, you would be eligible to contribute an additional $6,000. Deferrals may not exceed 100% of your wages.

Employer Contributions. The Plan also allows your Employer to make contributions to the Plan on your behalf.

Rollovers. You may also rollover funds from another employer's plan if you receive an eligible rollover distribution. Before you can complete a rollover into this Plan, you must first receive an acceptance authorization before the monies to be applied to your account.

Plan Investment Options

Your contributions to the 403(b) Plan must be made to an investment provider approved by your Employer. Before enrolling in the Plan, you should first establish an account with one of the Providers listed in this Notice. Once you have executed an investment contract, you should establish an account through the Plan's web site and create a secure login and password.

Assistance

You may enroll in the Plan or receive assistance with these provisions by contacting the Plan's Third Party Administrator, your Employer's Benefit Administrator or a representative for one of the Investment Companies listed in this Notice. Additional information about the provisions and options in your Plan are available by contacting PenServ Plan Services, Inc. at (800) 849-4001 or from the Plan's web site (see below).

Investment Provider Options

Provider and Product Name	Product Type	Contact
AXA – EQUITABLE LIFE INSURANCE COMPANY	Annuities	Christopher Strivieri, AXA Advisors, LLC Phone (215) 497-8312 christopher.strivieri@axa-advisors.com
COMMONWEALTH ANNUITY AND LIFE INSURANCE COMPANY	Annuities	Phone (508) 460-2400 http://insuranceservices.se2.com
GREAT AMERICAN FINANCIAL RESOURCES	Mutual Funds and Annuities	Jason Hitch, Great American Advisors Phone (800) 438-3398 directconnectteam@gafri.com Phone (800) 438-3398 http://www.greatamericaninsurancegroup.com
HORACE MANN INSURANCE COMPANY	Annuities	Donald Frank, Horace Mann Phone (717) 697-9723
KADES-MARGOLIS CORPORATION	Mutual Funds	Michael Lynch, Kades-Margolis Phone (800) 433-1828 ext. 238
LINCOLN INVESTMENT PLANNING, INC.	Mutual Funds	Brian Shank, Lincoln Investment Planning Phone (717) 633-5761 brian@phillipsfs.com Patrick Logue, Lincoln Investment Phone 717-633-5761 plogue@lincolninvestment.com
METLIFE	Mutual Funds and Annuities	Keith Karasik, MetLife Phone (717) 792-8830
METLIFE INSURANCE COMPANY USA	Mutual Funds and Annuities	Keith Karasik, MetLife Phone (717) 792-8830
MIDLAND NATIONAL LIFE INSURANCE COMPANY	Annuities	Michael Marrazzo, Woodbury Financial Phone (717) 564-7065 ext. 12 michael@webifc.com
SECURITY BENEFIT	Annuities	Phone (800) 888-2461 https://www.securitybenefit.com
SYMETRA FINANCIAL	Annuities	Phone (800) 796-3872 http://www.symetra.com
VARIABLE ANNUITY LIFE INSURANCE COMPANY (VALIC)	Annuities	Mike Waverka, VALIC Financial Advisors, Inc. Phone (800) 892-5558 ext. 88939 michael.waverka@valic.com

Third Party Administrator
PenServ Plan Services, Inc.
Plan Recordkeeper
Phone 800.849.4001
www.penserv.com
Email: 403badministration@penserv.com

Employer Benefits Administrator
Dover Area SD
Jennifer A. Benko
Phone: (717) 292-3671
Email: jbenko@doversd.org

Plan Web Site is available at:
]www.penserv.com
Select: Login to Your Account