Harford County Public Schools 403(b) Plan ("403(b) plan")
Universal Availability Notice

This notice provides important information regarding the Harford County Public Schools 403(b) Plan in which you are eligible to participate (the "plan").

You want to take this opportunity to either (1) begin making pretax and/or Roth 403(b) elective deferral contributions or (2) review your current elections and decide if you want to make changes. Before making any initial elections or changes, be sure to consult the written plan and any other materials provided to you that explain the terms of the plan.

When can I enroll?

You are eligible to enroll immediately upon your date of hire.

You may choose your initial elective deferral rate by completing the appropriate application on line by visiting http://www.LincolnFinancial.com, speaking with a customer service representative, or speaking with a Lincoln Financial Building Representative.

Can I change or stop my elective deferral contributions?

You may change your elective deferral contributions anytime during the plan year. You are permitted to revoke your election at any time during the plan year.

When are my elective deferral contributions effective?

After completing the enrollment requirements, your elective deferral contributions will begin on the next pay period or as soon as administratively possible.

What is the maximum amount that I can contribute?

The Internal Revenue Code limits the annual contributions you can make to a 403(b) plan and the limits are adjusted each year. The 2024 limits are as follows:

- Elective deferral limit $23,000.00
- Age 50 catch-up $7,500.00

Whom do I contact for additional information?

To learn more about 403(b) plans, please visit http://www.irs.gov and search for Publication 571. If you have any questions about how the plan works or your rights and obligations under the plan, please contact your plan administrator at:

Eric G. Clark
102 S. Hickory Ave., Room 321, Bel Air, Maryland 21014
410-588-5243
Eric.Clark@hcps.org

Additional information, including Lincoln Financial representatives' contact information can be found at: http://www.hcps.org/departments/humanresources/benefits/retirement.aspx.

Lincoln Customer Service Center toll free 1-800-234-3500.