

November 21, 2024

## ANNUAL MEANINGFUL NOTICE OF THE RIGHT TO PARTICIPATE

### Notice of Your Right to Participate in the L'Anse Creuse Public Schools 403(b) Tax Deferred Annuity Program

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In compliance with the requirements of final 403(b)/457 regulations and the universal availability requirements of Section 403(b)(12)(A)(ii)/457, we are pleased to notify our employees of the availability of a 403(b)/457 plan in which voluntary salary reduction contributions can be made.

Following are the details of our 403(b)/457 plan, and the eligibility of our employees who wish to participate:

1. All part-time and full-time common-law employees (no leased employees and no independent contractors can be permitted to participate) are eligible to participate except for any classification so indicated below:
  - All employees are eligible to participate with the exception of any employee that will not contribute more than \$200 per year.
2. Employees are permitted to submit salary reduction agreements, available on the district Intranet site, to GLP or U.S. Omni & TSACG Compliance Services, our third-party administrator, at any time allowed by the district. The requested salary reduction contributions and catch up contribution calculations (for employees who are utilizing catch up contributions) will begin in one to two pay periods, following receipt of the salary reduction agreement. **Employees are also reminded that the proper annuity account or custodial account application will need to be established prior to receiving the requested contributions.**
3. The following information is available to aid employees in participation in the 403(b)/457 plan:
  - a. A list of the authorized providers can be obtained from the district's Intranet site:  
[Business - Benefit Plans - FSA, HSA, 403b, 457b \(lc-ps.org\)](#)
  - b. Salary Reduction Agreements can be obtained from the district's Intranet site:  
[Technology - Forms \(lc-ps.org\)](#)
  - c. The proper application and other contract paperwork can be obtained through the provider or a representative of that provider.

**NOTICE OF NONDISCRIMINATION.** It is the policy of L'Anse Creuse Public Schools not to discriminate on the basis of race, color, religion, national origin or ancestry, gender, age, disability, height, weight or marital status in its programs, services, activities, or employment. Inquiries related to nondiscrimination policies should be directed to: Civil Rights Coordinator, Assistant Superintendent for Human Resources, L'Anse Creuse Public Schools, Harry L. Wheeler Community Center and Administrative Offices, 24076 F. V. Pankow Blvd., Clinton Twp., MI 48036, and (586) 783-6300. Nondiscrimination inquiries related to disability should be directed to: Section 504 Coordinator, Director for Special Education, (586) 783-6300.

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4. Salary reduction contributions can be made to the extent of the lesser of 100% of your includible compensation or \$23,000 in 2024 and \$23,500 in 2025 to *all elective deferral plans in which you participate*. Additionally, the plan permits the following catch up contributions to be made by eligible employees:
  - \$7,500 for employees that are age 50 or older by the end of the current tax year
5. Salary reduction contributions are permitted to be made on a pre-tax basis.
6. Administrative services for the L'Anse Creuse Public Schools 403(b) Tax Deferred Annuity Program are provided by U.S. Omni & TSACG Compliance Services. Participant distribution requests (loans, hardship withdrawals, and other distributions) and all other plan forms and materials may be obtained at:

**U.S. Omni & TSACG Compliance Services**  
**Website**  
[www.tsacg.com](http://www.tsacg.com)

**Transactions**  
P.O Box 4037  
Ft. Walton Beach, FL 32549  
Toll-free: 1-888-796-3786  
Toll-free fax: 1-866-741-0645

**For overnight deliveries**  
73 Eglin Parkway NE, Suite 302  
Ft. Walton Beach, FL 32548  
Toll-free: 1-888-796-3786  
Toll-free fax: 1-866-741-0645

For any additional questions please contact GLP Strategic Administrative Group, LLC.

GLP Strategic Administrative Group, LLC  
37000 12 Mile Road, Suite 101  
Farmington Hills, MI 48331  
P: 248-489-0101, F: 248-876-9657  
[www.glpwins.com](http://www.glpwins.com)

*Please be sure to consult with your legal or tax advisor before participating in the 403(b) plan. The **L'Anse Creuse Public Schools** does not provide tax or legal advice.*

Questions regarding annuities should be directed to GLP. Questions regarding payroll deduction may be directed to Sue Livingston, Payroll Specialist, at 56-1222.

Sincerely,

Kathy A Konon  
Assistant Superintendent for Business and Operations

KAK/jbh

cc: Sue Livingston, Payroll Specialist