

# Millington Community Schools

Millington Junior/Senior High School  
8780 Dean Drive  
989-871-5221

**District Office**  
**8780 Dean Drive**  
**Millington, MI 48746**  
**989-871-5227**  
**Fax 989-871-5260**

Kirk Elementary School  
8664 Dean Drive  
989-871-5270

Transportation/Maintenance  
8683 Gleason Street  
989-871-5250

**Website**  
**[www.mcsdistrict.com](http://www.mcsdistrict.com)**

Millington Accelerated Learning Center  
8537 Gleason Street  
989-871-5211

## Millington Community Schools

### 2015 403(b) Universal Availability Notice

The Millington Community Schools (the “District”) offers a 403(b) plan for eligible employees of the District. Employees are eligible to participate as described below:

ALL common law employees, except student teachers, are immediately eligible to make contributions under the Plan.

A 403(b) plan is a tax-deferred retirement program that permits an employee to reduce his or her compensation on a pre-tax basis (a “deferral”) and have the deferral deposited into a 403(b) account that the employee sets up with a 403(b) vendor. Amounts deferred into a 403(b) account, and any earnings on those deferrals, are generally not taxed until the employee makes a withdrawal from his or her 403(b) account following separation from service with the District.

The District maintains a list of approved 403(b) vendors and appropriate contact information for each vendor. A copy of this list is available from Pamela Lawe. Employees should contact each vendor for information about the 403(b) products and services it offers.

To enroll in the 403(b) plan, an employee must complete necessary paperwork, such as a salary reduction agreement (“SRA”). The SRA will only apply to amounts earned after enrolling in the plan. This contribution will continue unless it is modified or revoked in the future. The District has established policies that enable you to increase or decrease your contribution, stop your contribution or change from one authorized 403(b) vendor to another. Employees may obtain the necessary enrollment forms from District Office. Additional information on District policies and other 403(b) plan rules can be obtained with the enrollment materials.

**Disclosure to employees:** The District has no liability for any employee’s election to participate in the 403(b) plan, choice of 403(b) vendor(s), or expected tax consequences resulting from participating in the 403(b) plan. The District does not provide tax, legal or investment advice and recommends that employees seek advice from professionals who specialize in these areas.

“Millington Community Schools is committed to providing the highest quality, progressive education in a safe and positive environment preparing all individuals for a successful and productive future.”