



# ONLINE ENROLLMENT & WEB ACCESS GUIDE



**Duxbury Public Schools 403(b) Plan**  
(Voluntary – Benefit Eligible Employees Only)



403(b)

# Plan Participation Benefits & Options

## Plan Features

This new offer with the 403(b) program a broad range of quality mutual funds and annuities that provide an opportunity to build a diversified retirement plan portfolio. Program options may include:

- Online web enrollment, view account balances, monitor transaction history, and download administrative forms.
- Update personal information, perform transactions, or request an exchange of dollars between mutual funds.
- Generate transaction approval certifications for loans, transfers, and distributions.

## Plan Participation

Once enrolled in the program, contributions are withheld from your wages and sent to the investment provider who holds your Plan's investments

**Pre-Tax Salary Deferrals:** These contributions are withheld from your pay before federal income taxes are applied. The maximum amount you can contribute is computed on a calendar year basis and established by the IRS from year to year. Information is posted to the Plan website when limits for the upcoming 2021; the limit on traditional deferrals is \$19,500.

In addition to the standard deferral limits, employees who have reached 50 years of age before the end of any calendar year can make an additional "catch-up" contribution. This amount varies from year to year, and the limit and the maximum deferral.

**Rollovers:** You may also roll over an eligible rollover distribution into the Duxbury Public Schools 403(b) Plan. However, before you can complete an incoming rollover to this Plan, you must first receive approval for the monies to be applied to your account. A PenServ representative can assist you in this process.

## Distributable Event

Participants eligible for a distribution from the Plan should complete an application and submit the form to the Plan Administrator for approval. Distributions must meet IRS requirements for payment within 2 business days from receiving an approved application in good order.

## Online Plan Access

Once you have enrolled in the Plan, you may view your account balances, modify your choice of investment providers, monitor contributions, and initiate investment transactions.

Web Access: <http://www.penserv.com/login>

## Plan Enrollment

Employees can enroll in the Plan using the attached Plan Access Code.

Any employee who is employed may participate in the Plan. Salary deferral information provided to your employer for entry into the payroll system, subject to employer guidelines.

Enrollment in the Plan is a two-step process. In addition to making a salary deferral election and selecting a company to receive your contributions, first, you need to complete the necessary documentation required by the selected investment provider. You should immediately contact a vendor representative for assistance in establishing your investment account if such an account does not currently exist. Failure to establish a contract or custodial agreement with your selected vendor may prevent the timely investment of your funds.

For further information on the enrollment process, you may contact the PenServ office listed below.

## Contact for Further Information

PenServ Plan Services, Inc.

Website: <http://www.penserv.com>

Phone: (800) 849-4001

Fax: (803) 791-5925

Mailing Address: P.O. Box 3109 | West Columbia, SC | 29171

Email: [403bservice@penserv.com](mailto:403bservice@penserv.com)

# Vendor Options

The 403(b) Plan offers to Town of Duxbury employees as an opportunity to supplement their retirement program with salary deferrals contributed to a choice of annuity contracts or mutual fund products.

Enrolling in the 403(b) Plan is a two-step process for participants:

Step 1: You should review the list of available investment providers and select an active vendor from the list below. If you do not currently have an account with the vendor you selected, contact a representative who assists you with the necessary documentation required to establish an account with the investment company.

Step 2: Enroll in the Plan. Elect a salary deferral amount and designate your selected vendor using the enrollment steps provided in this document. Failure to establish a contract or custodial account with your selected vendor may prevent timely investment of your contributions.

The following investment providers have already approved to accept contributions for the Plan. Any other company cannot accept contributions.

Active Vendor Name	Investment Company Contact
AIG Retirement Services	Edward McBride, AIG Financial Advisors Phone (508) 930-9913 edward.mcbride@aig.com  Phone (800) 548-9651 <a href="http://www.aig.com">http://www.aig.com</a>
Ameriprise Financial Services Vendor Plan Number: 0000012582	Phone (800) 257-8740 <a href="http://www.ameriprise.com">http://www.ameriprise.com</a>
Equitable Vendor Plan Number: 731380	Phone (800) 628-6673 <a href="http://www.equitable.com">http://www.equitable.com</a>
Fidelity Investments Vendor Plan Number: 50763	Phone (800) 343-0860 <a href="http://www.fidelity.com">http://www.fidelity.com</a>
Lincoln Investment Planning Vendor Plan Number: 143353-1	Phone (800) 242-1421 <a href="http://www.lincolninvestment.com">http://www.lincolninvestment.com</a>
MetLife Vendor Plan Number: 0011960, 0826621	Phone (800) 638-5433 <a href="http://www.metlife.com">http://www.metlife.com</a>
Reliastar Life Insurance Company Vendor Plan Number: AZ63	Frank Leonard, Heritage Retirement Planning Phone (781) 796-9859 <a href="mailto:frank@heritageretire.com">frank@heritageretire.com</a>

## Vendor Options (continued)

Active Vendor Name	Investment Company Contact
Security Benefit	Phone (800) 888-2461 <a href="http://www.securitybenefit.com">http://www.securitybenefit.com</a>
Voya Retirement Insurance and Annuity Company Vendor Plan Number: VT38460001	Frank Leonard, Heritage Retirement Planning Phone (781) 796-9859 <a href="mailto:frank@heritageretire.com">frank@heritageretire.com</a>  Phone (800) 525-4225 <a href="http://www.voyaretirementplans.com">http://www.voyaretirementplans.com</a>

**For additional Information or assistance with this process, please get in touch with PenServ Plan Services, Inc. Phone: 800-849-4001 | Email: [403bservice@penserv.com](mailto:403bservice@penserv.com)  
Mailing Address: P.O. Box 3109, West Columbia, SC 29171**

# Enrollment & Using the Plan Website

Welcome to the Duxbury Public Schools 403(b) Plan. Enrollment in the Plan is easy. You need to follow the instructions prompted on the Plan's web page. The website protects your personal Information. The system recognizes upper and lower case characters; therefore, if you enter capital letters in your User Name or Password, an identical upper or lowercase is required each time you enter the Information.

Plan Website Address: **<http://www.penserv.com/login>** and select: New Participant Enrollment Process

Enter: Your Social Security Number

Enter the Plan Access Code: **dups4389**

## Step 1 Enter your Personal Information.

Items marked with an asterisk (\*) you must before you can proceed to the next step. **Username Information:** This Information is used to access your account, direct transactions, and invest your contributions. The system protects your Personal Information; the codes you enter here should never share with another individual. For security purposes, you may not use sequential numbers or letters (i.e., 123 or ABC), your name, Social Security Number, or symbols (i.e., @, ! &).

**Verification Question:** This code is used as an identifier if you forget your account password or need assistance from a participant services representative.

**Email Address:** Required for communication purposes and notification of changes applied to your account.

## Step 2 The monies investments selected new contributions.

The investment elections you enter applied to the Money Source you selected. Please note that once you have completed the enrollment process, you can always change your investment elections.

## Step 3 Review and confirm your entries.

Would you please review the Information you provided for the Plan? Be sure you check the entries carefully; the data used to establish permanent plan records and access to your account.

### **Congratulations! Your enrollment is complete.**

You may access your account through the Plan's website (displayed above) at any time using your Username and Password. If you elected to receive email confirmations, you would receive confirmation of your enrollment at the email address entered during the Enrollment Process.

### **Important Security Information**

The Password entered for your account is always secured by the system and should be protected and not shared. If you do not provide accurate from the beginning, Information will be denied.

# Enrollment Information Worksheet

The following Information requires to login to the website: <http://www.penserv.com/login>

## User Name

The username has to be a 6 - 12 character alpha-numeric field that you use when logging on to the website. During enrollment on the website is established, Information should remain confidential as it permits access to your account and Personal Information.

## Password

A 6 - 8 character field that works in conjunction with your User Name to protect the security of your account.

## Verification Question

Verification is a question asked to answer if you forget or misplace your Password. With a correct response, the PenServ system provides Information that permits you to reset your Password.

## Personal Information

Personal Information includes your name, address, and home phone, as well as your date of birth, date of employment, and marital status. The Information provided helps to determine eligibility for certain plan transactions and compare to the data provided by your employer.

## Email Address

If you provide an email address at the time of enrollment, we confirm your data entry to the website. When you enter a request, an email notification is then automatically sent to the address provided. Only the participant can change the email address in the system.

## Salary Deferral Contributions

The amount you are electing to have is deferred from your salary each pay period. To change your elections, log on to the website and enter the new Information. The Information you enter transmits to your employer for entry into the payroll.

## Vendor Selections

You should review the list of available investment providers and select an active vendor from the list on the Vendor Options page. If you do not currently have an account with the vendor you selected, contact a representative who assists you with the necessary documentation required to establish an account with the investment company.

## Review & Confirm Your Entries

The system permits you to make changes to your selections before submitting the data to the system. Please review the Information carefully, and submit it to your Plan.

## Logging Into Your Account After Enrollment

Once you have saved your User Name and Password to the system, the program captures your entries, and you must log in using the participant selection on the Login Screen. You will no longer be able to enter as a "First-Time User."

## Assistance

**For further assistance, please get in touch with a PenServ Participant Services Representative at (800) 849-4001 (8:00 am - 5:00 pm ET)**

**Email: [403bservice@penserv.com](mailto:403bservice@penserv.com)**