

Highlights of your plan

Montgomery County Public Schools Tax-Sheltered Savings Plan is a valuable employee benefit and one of the most powerful ways to build your retirement savings.

Take a few minutes now to read through these plan highlights and learn more about all the features and benefits your plan includes. You'll find more about when you can join, how much you can contribute, when you can make changes, and how you can access your savings.



Eligibility

You are immediately eligible to participate in the plan. You may join the plan at any time.

However, if you are in one of the following group(s), you are not eligible to participate in the plan:

- Leased employees

Your Contributions

You may choose to make pre-tax contributions up to the maximum allowed by law.

- You may increase, decrease or stop your contributions at any time.

An annual IRS dollar limit of \$16,500 applies for 2011 (\$17,000 for 2012).

If you are age 50 or older (or you reach age 50 during the current calendar year), you can make additional catch-up contributions up to \$5,500 in 2011 (\$5,500 for 2012).

If you have an existing retirement plan account with a prior employer, you may roll over that account into this plan at any time. Consolidating your retirement accounts makes it easier for you to make sure your investment strategy is on track for meeting your retirement goals. To initiate a rollover of a retirement account with a prior employer, complete the form.

If you have an existing 403(b) retirement plan account with your employer, but invested with a different provider (or another separate 403(b) retirement account also with your current employer), you can consolidate your accounts by making a transfer of that account(s) either through a contract exchange (within the same 403(b) plan) or a plan-to-plan transfer (between two separate 403(b) plans). To do so, complete the appropriate transfer deposit form.

Vesting

Vesting refers to your "ownership" of your account. You are always 100% vested in your contributions to this plan.

Loans

You may borrow from the plan, using your account as security (conditions and restrictions may apply).

Minimum loan amount

\$1,000

Maximum loan amount

50% of your vested account balance, up to \$50,000

General loan interest rate

Prime interest rate (as stated in the Wall Street Journal) plus 1%

Home loan interest rate

Prime interest rate (as stated in the Wall Street Journal) plus 1%

Maximum general loan term

5 years

Maximum home loan term

10 years

General loan fee

A one-time set-up fee of \$75 per loan will be deducted from your account

Home loan fee

A one-time set-up fee of \$75 per loan will be deducted from your account

**Loans
(continued)**

Maximum number of outstanding loans

1

Withdrawals

You may withdraw vested funds from your plan account in these events (conditions and restrictions may apply as defined in the plan):

- Retirement at plan's normal retirement age of 70.5
- Termination of employment
- Attainment of age 59.5
- Financial hardship as defined in the plan
- Disability
- Death

**Investment
Direction**

You decide how your account will be invested among the available investment options. You may change your investment allocation at any time.

Transfers among investment options may be made at any time and may be subject to certain restrictions.

Expenses

A plan service fee will be deducted from your account based on your account balance in the investment options as shown below. These are annual percentages, however debiting frequency may differ.

Fund Name	Plan Service Fee
Transamerica Partners Money Market	0.080%
PIMCO Total Return A	0.080%
American Funds American Mutual R4	0.080%
Transamerica Partners Large Value	0.080%
American Funds Fundamental Invs R4	0.080%
American Funds Growth Fund of Amer R4	0.080%
Legg Mason Cap Mgmt Opportunity FI	0.080%
Legg Mason Cap Mgmt Special Inv FI	0.080%
Royce Pennsylvania Mutual Invmt	0.080%
Royce Total Return Svc	0.080%
American Funds EuroPacific Gr R4	0.080%
Oakmark International I	0.080%
Oppenheimer Developing Markets Y	0.080%
American Funds American Balanced R3	0.080%
T. Rowe Price Retirement Income Adv	0.080%
T. Rowe Price Retirement 2010 Adv	0.080%
T. Rowe Price Retirement 2020 Adv	0.080%
T. Rowe Price Retirement 2030 Adv	0.080%
T. Rowe Price Retirement 2040 Adv	0.080%

**Beneficiary
Designation**

It is very important that you designate a beneficiary for your retirement account, so that your assets can be distributed according to your wishes upon your death. Please complete the Beneficiary Designation form, and follow the instructions on the form for mailing.



4333 Edgewood Road NE
 Cedar Rapids, IA 52499
 800-755-5801
 divinvest.com

Beneficiary Designations

Instructions

To designate a beneficiary or to change your existing beneficiary designation on a non-annuity plan, complete all applicable sections of this form, obtain any required signatures, and return it to Diversified at the above address.

Initial Designation Change of Designation

Section A. Employer Information

Company/Employer Name

Contract/Account No. Affiliate No. Division No.

Section B. Participant Information

Social Security No. Date of Birth (mm/dd/yyyy)

First Name/Middle Initial Last Name

Mailing Address

City State Zip Code

Phone No. Ext.

E-mail Address

Section C. Primary Beneficiary Designation - Will receive benefits in the event of your death

This designation will apply to the account number above. You must designate a specific percentage for each beneficiary. Shares must be whole percentages and total 100%. If you do not indicate shares, benefits will be split equally among surviving beneficiaries. If the named beneficiary is a trust, please specify the name and date of the trust, and the name of the trustee.

Note: Share of benefits must total 100% for primary beneficiaries. If additional space is needed to designate multiple beneficiaries, complete the Supplemental Beneficiary Designation page.

Share of Benefits: % (whole percentages only) Relationship

Last Name Date of Birth (mm/dd/yyyy)

First Name/Middle Initial Social Security No.

Mailing Address

City State Zip Code

Primary Beneficiary Designation (continued)

Share of Benefits: % (whole percentages only) Relationship

Last Name Date of Birth (mm/dd/yyyy)

First Name/Middle Initial Social Security No.

Mailing Address

City State Zip Code

Section D. Contingent Beneficiary(ies) - Will receive benefits if no primary beneficiary is living at the time of your death

Note: Share of benefits must total 100% for contingent beneficiaries. If additional space is needed to designate multiple beneficiaries, complete the Supplemental Beneficiary Designation page.

Share of Benefits: % (whole percentages only) Relationship

Last Name Date of Birth (mm/dd/yyyy)

First Name/Middle Initial Social Security No.

Mailing Address

City State Zip Code

Share of Benefits: % (whole percentages only) Relationship

Last Name Date of Birth (mm/dd/yyyy)

First Name/Middle Initial Social Security No.

Mailing Address

City State Zip Code

Section E. Participant Signature

I certify that the information provided on this form is correct and complete.

X _____ **X** _____
Participant Signature Date

X _____ **X** _____
Print Name Social Security Number

Supplemental Beneficiary Designations

Social Security No.

First Name/Middle Initial

Last Name

Note: Share of benefits must total 100% for primary beneficiaries (will receive benefits in the event of your death) AND 100% for contingent beneficiaries (will receive benefits if no primary beneficiary is living at the time of your death)

Primary Beneficiary **Contingent Beneficiary**

Share of Benefits: % (whole percentages only)

Relationship

Last Name

Date of Birth (mm/dd/yyyy)

First Name/Middle Initial

Social Security No.

Mailing Address

City

State

Zip Code

Primary Beneficiary **Contingent Beneficiary**

Share of Benefits: % (whole percentages only)

Relationship

Last Name

Date of Birth (mm/dd/yyyy)

First Name/Middle Initial

Social Security No.

Mailing Address

City

State

Zip Code

Incoming Rollover Request

Instructions

Use this form to initiate a direct rollover of your existing retirement account to your plan retirement account being serviced by Diversified. Complete Sections A, B, C and D, then return the completed form, along with any required documentation indicated in Section E, to Diversified at the address indicated on the enclosed mailing and wiring instructions. Contact your prior plan provider to request a rollover of the funds in your account to Diversified (your prior plan provider may require that you complete a distribution form or other documentation). For further information, call Diversified at 800-755-5801.

Section A. Employer Information

Company/Employer Name

Contract/Account No. Affiliate No. Division No.

Section B. Participant Information

Social Security No. Date of Birth
(mm/dd/yyyy)

First Name/Middle Initial Last Name

Mailing Address

City State Zip Code

Phone No. Ext.

E-mail Address

Date of Hire
(mm/dd/yyyy)

Section C. Incoming Rollover Information

My incoming rollover for \$ _____ is an eligible rollover distribution. *Note: Please refer to enclosed mailing and wiring instructions.*

My incoming rollover is from a (select only one option)

qualified plan (401(k) or 401(a) plan) 403(b) plan 457(b) governmental plan IRA

Amount to be rolled over from present provider: 100% of account Partial rollover of \$ _____

My incoming rollover does does not include after-tax amounts from a qualified plan or a 403(b) plan. If after-tax amounts are included, the total after-tax cost basis of this distribution is \$ _____. Cost basis is the amount of contributions made, not including earnings.

Please note the following important information:

1. *Diversified cannot accept after-tax amounts if the cost basis is not provided. If you are unsure of your after-tax cost basis, contact your previous Plan Administrator to obtain/confirm this information. If this information is not received, it will be assumed that the deposit represents pre-tax amounts only.*
2. *If you are already enrolled in the plan, your incoming rollover will be invested according to your existing investment allocation for payroll contributions.*
3. *If you are not enrolled in the plan, your incoming rollover will be invested in the plan level default fund. Please refer to your Summary Plan Description or contact Diversified in order to identify the plan's default fund. You can subsequently reallocate your investment at any time, subject to plan provisions, by calling Diversified at 800-755-5801 or accessing your account online at divinvest.com.*

Section D. Prior Plan Information

Contact your prior plan provider to request a rollover of the funds in your account to Diversified (your prior plan provider may require that you complete a distribution form or other documentation). If your incoming rollover is not received in 30 days, Diversified will contact your prior plan/IRA provider, if you attach a copy of your most recent prior plan/IRA statement to this form.

Prior Plan Name _____

Prior Plan Account No. _____

Prior Plan Contact Name _____

Prior Plan Contact Phone No. _____

Prior Plan/IRA Provider _____

Prior Plan/IRA Provider Mailing Address _____

Prior Plan/IRA Provider Phone No. _____

Section E. Required Documentation

If your rollover is distributed from a tax-qualified plan, you must provide verification from the prior plan provider that the funds are from a tax-qualified plan.

If your rollover is distributed from a Section 403(b) program, you must provide a verification from the prior plan provider indicating that all funds are contributions from a 403(b) plan.

If your rollover is distributed from a Traditional IRA, you must provide verification from the prior plan provider indicating that all funds are from a Traditional IRA.

If your rollover is distributed from a 457(b) governmental plan, you must provide verification from the prior plan provider indicating that all funds are pre-tax contributions from a 457(b) governmental plan.

Diversified will be unable to process your incoming rollover without this documentation.

Section F. Participant Signature

I certify that the information provided on this form is correct and complete. I understand that if I am already enrolled in the plan, my incoming rollover will be invested according to my existing investment allocation for payroll contributions. If I am not enrolled in the plan, I understand that my incoming rollover will be invested in the plan's default fund (please refer to your Summary Plan Description or contact Diversified in order to identify the plan's default fund). I understand that I can subsequently reallocate my investment at any time, subject to plan provisions, by calling Diversified or accessing your account online at the above address.

Diversified Investors Securities Corp. (DISC), 440 Mamaroneck Avenue, Harrison, NY 10528, distributes securities products. Any registered fund offered under the plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements, such as DISC. All registered funds are available by prospectus only. A prospectus may be obtained for any registered fund by contacting Diversified at 800-755-5801. The prospectus contains additional information about the funds, including the investment objectives, risks, charges, and other expenses. Please read and consider such information carefully before making your investment choices.

X _____
Participant Signature

X _____
Date

X _____
Print Name

X _____
Social Security Number

Rollover Requirements

You may roll over your distribution if *all* of the following apply:

1. The distribution is an “eligible rollover distribution”. Generally, any portion of a distribution from an eligible retirement plan or traditional IRA is considered an eligible rollover distribution. The following types of payments generally *cannot* be rolled over to a retirement plan:
 - “Permissible Withdrawals” of initial elective deferrals and earnings from certain special automatic enrollment 401(k) or 403(b) Plans that are withdrawn within 90 days of enrollment
 - Annuity payments for life or joint life expectancy; installments to be paid over a period of 10 years or more
 - Required minimum distributions
 - Corrective distributions of contributions that exceed tax law limitations
 - Excess contributions, excess deferrals, and excess aggregate contributions that apply to 401(k) ADP or 401(m) ACP nondiscrimination tests
 - Distributions to a non-spouse beneficiary unless directly rolled over to an inherited IRA
 - Hardship distributions
 - Loans treated as deemed distributions (for example, loans in default due to missed payment before your employment ends)

Note: After-tax contributions from a qualified plan or 403(b) plan (but not from an IRA) can be rolled over (via a direct rollover) only to another qualified plan or to a 403(b) plan that separately accounts for them or to an IRA.

2. The distribution is from an eligible retirement plan or a traditional IRA.
 - An eligible retirement plan is an employer pension or profit-sharing plan qualified for favorable tax treatment under Section 401(a) or Section 403(a) of the Internal Revenue Code, or a Section 403(b) Tax Deferred Annuity (TDA) plan or a Section 457(b) governmental plan. (*Note: The Transferee retirement plan may not accept all of these types of rollovers. Please check with the sponsor of your new plan.*)
 - Any rollover from a section 457(b) governmental plan to a 401(a) or 403(b) plan may be subject to the 10% additional tax on early distributions when later distributed.
 - A rollover to a governmental 457(b) plan must be separately accounted for by such plan. Please check with Diversified.
3. One of the statements below describes your distribution.
 - The distribution is paid to you and the rollover is made within 60 days of receipt of distribution. (*Note: After-tax contributions cannot be rolled over as part of a distribution payable by check to you.*)
 - The eligible “direct” rollover distribution is paid directly from an eligible retirement plan or traditional IRA to your new eligible retirement plan. *Sample wording for direct rollover: Trustees of (name of plan at Diversified and account number), FBO (name of participant and Social Security number). Diversified will advise you on the exact wording of the plan name and account number, and the types of distributions that can be rolled over into this plan.*

For complete information regarding plan payments, penalties, and the associated tax implications if a direct rollover is not elected, please review the Notice: Special Tax Notice Regarding Plan Payments that was provided by your former employer or payor and/or consult your tax advisor. You may be asked by the transferee plan or IRA to provide additional documentation. Check with them in advance.

Mailing and Wiring Instructions

Checks- If sending a check, mail the check and the Incoming Rollover Request form to one of the following addresses, as applicable:

Regular Mail

Diversified
Remittance Processing Center
PO Box 13029
Newark, NJ 07188

Overnight Mail

JPMorgan Chase - Lockbox Processing
Lockbox No. 13029
4 Chase Metrotech Center
Ground Level Courier on Willoughby Street
Brooklyn, NY 11245
Phone Number: (718) 242-0674 *(must be indicated on overnight air bill)*

Wire Transfers- If sending a wire transfer, mail the Incoming Rollover Request form to the address below:

Form

Diversified
4333 Edgewood Road NE
Cedar Rapids, IA 52499

Wire Instructions

State Street Bank and Trust Company
200 Clarendon Street
Boston, MA 02116-5021
Bank ABA # **011000028**
Receiving Account # **00457374**
Receiving Account name: Diversified
Contract-Affiliate #
Contract Name

Incoming Contract Exchange (within the Same Plan)

Instructions

To request an exchange of investments to Diversified from another 403(b) account or annuity with your current employer, complete all applicable sections of this form and return the form to Diversified at the address indicated on the enclosed mailing and wiring instructions. For exchanges from multiple financial institutions, complete a separate form for each institution. You may also need to complete a Diversified Enrollment Application if you are not currently enrolled. This form should not be used if the exchange involves Roth 403(b) account monies. The exchange may not be initiated until receipt of all required paperwork and information. For further information, please refer to your Summary Plan Description, contact your Plan Administrator, or call Diversified at 800-755-5801.

Also, if you have an outstanding loan, please contact your current service provider to make arrangements for the handling of your loan prior to transferring your account to Diversified.

Note: If you are terminated from employment, please call Diversified and request a form to roll over your account to Diversified.

Section A. Employer Information

Company/Employer Name	Montgomery County Public Schools Tax-Sheltered Savings Plan		
Contract/Account No.	TA069226	Affiliate No.	00001
Division No.			

Section B. Participant Information

Social Security No.		Date of Birth (mm/dd/yyyy)	
First Name/Middle Initial		Last Name	
Mailing Address			
City		State	
		Zip Code	
Phone No.		Ext.	
E-mail Address			
Date of Hire (mm/dd/yyyy)			

Section C. Present 403(b) Investment Provider Information (include all present contract/account numbers)

Provider Name			
Present Contract/Account Number(s)			
Insert account number(s)			
Provider Mailing Address			
City		State	
		Zip Code	
Phone No.		Ext.	

Amount to be transferred from present provider: 100% of account Partial transfer of \$ _____

Section D. Participant Signature

I request the immediate transfer of funds from my present 403(b) account referenced in Section C above, to my Diversified 403(b) account. I understand that my transfer deposit will be invested according to the existing investment allocation on my account. I agree that if I have an outstanding loan in my present 403(b) account with the current provider, I will contact the provider in order to make arrangements for the handling of my loan prior to the transfer of my account to Diversified.

I agree that Diversified is released from any responsibility regarding the accuracy of my representations or any tax consequences resulting from the incoming contract exchange of my funds into my Diversified 403(b) account.

X _____ **X** _____
Participant Signature Date

X _____ **X** _____
Print Name Social Security Number

Section E. Contribution Types (to be completed by present provider)

To present provider: Please complete the applicable contribution account information for this transfer, and see attached mailing instructions. Please also read explanatory footnotes below. Any checks should be made payable to Diversified, FBO/Participant Name.

Employer Contribution Account	Employee 403(b)(1) (pre-tax salary reduction) Contribution Account	Employee 403(b)(7) (pre-tax salary reduction) Contribution Account	
\$ _____	\$ _____	\$ _____	12/31/86 account balance
	\$ _____ (1)	\$ _____ (2)	12/31/88 account balance
	\$ _____ (3)	\$ _____ (3)	Post-1988 salary reduction contributions
\$ _____ (3)			403(b)(1) employer annuity contract contributions

Important explanatory footnotes to be read by present investment provider:

- (1) include only amounts originally contributed to a 403(b)(1) annuity contract and earnings thereon.
- (2) include only amounts originally contributed to a 403(b)(7) custodial account and earnings thereon.
- (3) exclude any earnings.

(Non-Roth) After-tax Contribution Account (if applicable)
\$ _____ Total After-tax Cost Basis (cost basis is the amount of contributions made, not including earnings)

Total amount of transfer \$ _____

Incoming Plan-to-Plan Transfer (from another 403(b) Plan)

Instructions

To request a transfer to a Diversified 403(b) account or annuity from a 403(b) account or annuity under a different plan, complete all applicable sections of this form and return the form to Diversified at the address indicated on the enclosed mailing and wiring instructions. For transfers from multiple financial institutions, complete a separate form for each institution. You may also need to complete a Diversified Enrollment Application if you are not currently enrolled. This form should not be used for plan transfers involving Roth 403(b) account monies. For further information, please call Diversified at 800-755-5801.

Also, if you have an outstanding loan, please contact your current service provider to make arrangements for the handling of your loan prior to transferring your account to Diversified.

Note: If you are terminated from employment with the employer that sponsors the transferor 403(b) plan, please call Diversified and request a form to roll over your account to Diversified.

Section A. Employer Information

Company/Employer Name

Contract/Account No. Affiliate No. Division No.

Section B. Participant Information

Social Security No. Date of Birth
(mm/dd/yyyy)

First Name/Middle Initial Last Name

Mailing Address

City State Zip Code

Phone No. Ext.

E-mail Address

Date of Hire
(mm/dd/yyyy)

Section C. Present 403(b) Investment Provider Information (include all present contract/account numbers)

Provider Name

Present Contract/Account Number(s)

Insert account number(s)

Provider Mailing Address

City State Zip Code

Phone No. Ext.

Amount to be transferred from present provider: 100% of account Partial transfer of \$ _____

Section D. Participant Signature

I request the transfer of funds from my present 403(b) account under the 403(b) plan referenced in Section C above, to my Diversified 403(b) account. I am a current or former employee of the employer sponsoring the 403(b) plan to which the transfer is being made. I understand that my transfer deposit will be invested according to the existing investment allocation of my account in the recipient plan. I agree that if I have an outstanding loan in my present 403(b) plan with the current provider, I will contact the provider in order to make arrangements for the handling of my loan prior to the transfer of my account to Diversified. I certify that the information provided by me on this form is correct and complete.

X _____
Participant Signature

X _____
Date

X _____
Print Name

X _____
Social Security Number

Section E. Contribution Types (to be completed by present provider)

To present provider: Please complete the applicable contribution account information for this transfer, and see attached mailing instructions. Please also read explanatory footnotes below. Any checks should be made payable to Diversified, FBO/Participant Name.

Employer	Employee 403(b)(1)	Employee 403(b)(7)
Contribution	(pre-tax salary reduction)	(pre-tax salary reduction)
Account	Contribution Account	Contribution Account

\$ _____	\$ _____	\$ _____	12/31/86 account balance
	\$ _____ (1)	\$ _____ (2)	12/31/88 account balance
	\$ _____ (3)	\$ _____ (3)	Post-1988 salary reduction contributions
\$ _____ (3)			403(b)(1) employer annuity contract contributions

Important explanatory footnotes to be read by present investment provider:

- (1) include only amounts originally contributed to a 403(b)(1) annuity contract and earnings thereon.
- (2) include only amounts originally contributed to a 403(b)(7) custodial account and earnings thereon.
- (3) exclude any earnings.

(Non-Roth) After-tax Contribution Account (if applicable)

\$ _____ Total After-tax Cost Basis (cost basis is the amount of contributions made, but not including earnings)

Total amount of transfer \$ _____

Important Note to the Participant Regarding Basis: If a plan-to-plan transfer does not constitute a complete transfer of your interest in a section 403(b) plan, the recipient plan generally must treat the amount transferred as a continuation of a pro rata portion of your interest in any after-tax employee contributions. You should consult applicable Treasury regulations and your tax or legal advisor for further information.

I. Incoming 403(b) Contract Exchange Request

Under the existing IRS Contract Exchange rules, your 403(b) account or annuity may be transferred to another investment provider for the *same* 403(b) plan, provided certain requirements are met.

(1) The 403(b) plan sponsored by your employer must permit such contract exchanges and (2) the investment provider receiving the transfer must be an approved investment provider under your employer's 403(b) plan or such provider must have entered into an information-sharing agreement with your employer.

Any 403(b) funds transferred to Diversified from another 403(b) investment provider for your employer's 403(b) plan must continue to be subject to distribution restrictions that are not less stringent than those imposed on the contract being exchanged.

Any 403(b) funds transferred to Diversified under a 403(b) Contract Exchange will retain their December 31, 1986 and/or December 31, 1988 grandfathered status, (if applicable) provided the necessary information is timely provided to Diversified by your present investment provider in the section provided on Diversified's Incoming Contract Exchange (within the Same Plan), in accordance with the instructions on that form.

II. Incoming 403(b) Plan-to-Plan-Transfer Request to Diversified from Another 403(b) Plan

If your current 403(b) account or annuity is under a *different* 403(b) plan than the 403(b) plan of your present employer (or former employer), and the receiving plan is serviced by Diversified, please complete the Incoming 403(b) Plan-to-Plan Transfer (from another 403(b) Plan) in accordance with the instructions on that form.

In order to allow for a Plan-to-Plan Transfer to occur, both the 403(b) transferor plan and the receiving plan that is serviced by Diversified must provide for a Plan-to-Plan Transfer.

In order to allow for a Plan-to-Plan Transfer to occur, the funds transferred to Diversified from another 403(b) plan must continue to be subject to distribution restrictions that are not less stringent than those imposed under the transferor 403(b) plan.

Any 403(b) funds transferred to Diversified under a 403(b) Plan-to-Plan Transfer will retain their December 31, 1986 and/or December 31, 1988 grandfathered status, (if applicable) provided the necessary information is timely provided to Diversified by your present investment provider in the section provided on Diversified's Incoming Plan-to-Plan Transfer (from another 403(b) Plan), in accordance with the instructions on that form.

Important Note: Some 403(b) plans are subject to the requirements of the Employee Retirement Income Security Act of 1974 ("ERISA"). You cannot transfer 403(b) assets from an ERISA-covered 403(b) plan to a non-ERISA 403(b) plan except by a direct rollover, which requires a distributable event (e.g., termination of employment). If you transfer 403(b) assets from a non-ERISA 403(b) plan to an ERISA-covered 403(b) plan, the transferred assets will automatically become subject to the requirements of ERISA. Please contact the Plan Administrator of the ERISA covered 403(b) plan or Diversified for further information.

III. Incoming 401(a) Plan-to-Plan Transfer Request to Diversified from Another 401(a) Plan

If your current 401(a) account is under a *different* 401(a) plan than the 401(a) plan of your present employer (or former employer), and the receiving plan is serviced by Diversified, please complete the Incoming 401(a) Plan-to-Plan Transfer (from another 401(a) Plan), in accordance with the instructions on that form.

In order to allow for a Plan-to-Plan Transfer to occur, both the 401(a) transferor plan and the receiving plan that is serviced by Diversified must provide for a Plan-to-Plan transfer.

In order to allow for a Plan-to-Plan Transfer to occur, the funds transferred to Diversified from another 401(a) plan must continue to be subject to distribution restrictions that are not less stringent than those imposed under the transferor 401(a) plan.

In order to allow for a Plan-to-Plan Transfer to occur, the funds transferred to Diversified from another 401(a) plan must provide that the participant is entitled to receive any distribution from the receiving plan in a single sum distribution.

Please contact your Plan Administrator or Diversified for further information.

IV. Incoming Tax Exempt Employer 457(b) Plan-to-Plan Transfer Request to Diversified from Another Tax Exempt Employer 457(b) Plan

If your current Tax Exempt 457(b) account is under a *different Tax Exempt 457(b) plan* than the Tax Exempt 457(b) plan of your present employer or former employer, and the receiving plan is serviced by Diversified, please complete the Tax Exempt Employer 457(b) Transfer Deposit in accordance with the instructions on that form.

In order to allow for a Plan-to-Plan Transfer to occur, both the Tax Exempt Employer 457(b) transferor plan and the receiving plan that is serviced by Diversified must provide for a Plan-to-Plan Transfer.

Important Note: If you transfer from one Tax Exempt Employer 457(b) Plan to another Tax Exempt Employer 457(b) Plan, your transferred amount is an unsecured obligation of the receiving plan's employer and is subject to the payment of claims of the employer's general creditors in the event of the employer's insolvency. Please contact your Plan Administrator or Diversified for further information.

V. Incoming Governmental 457(b) Plan-to-Plan Transfer Request to Diversified from Another Governmental 457(b) Plan

If your current Government 457(b) account is under a *different Governmental 457(b) plan* than the Governmental 457(b) plan of your present employer or former employer, and the receiving plan is serviced by Diversified, please complete the Governmental 457(b) Transfer Deposit in accordance with the instructions on that form.

In order to allow for a Plan-to-Plan Transfer to occur, both the Governmental 457(b) transferor plan and the receiving plan that is serviced by Diversified must provide for a Plan-to-Plan Transfer.

Important Note: Instead of a plan-to-plan transfer from one Governmental 457(b) plan to another Governmental 457(b) Plan, you may also do a rollover by requesting an eligible rollover distribution. Please contact your Plan Administrator or Diversified for further information.

VI. Mailing and Wiring Instructions

Checks

If sending a check, mail the check and the Incoming Transfer/Rollover/Exchange Form to one of the following addresses, as applicable:

Regular Mail

Diversified
Remittance Processing Center
PO Box 13029
Newark, NJ 07188

Overnight Mail

JPMorgan Chase - Lockbox Processing
Lockbox No. 13029
4 Chase Metrotech Center
Ground Level Courier on Willoughby Street
Brooklyn, NY 11245
Phone Number: (718) 242-0674 (*must be indicated on overnight air bill*)

Wire Transfers

If sending a wire transfer, mail the Incoming Transfer/Rollover/Exchange Form to the address below:

Form

Diversified
4333 Edgewood Road NE
Cedar Rapids, IA 52499

Wire Instructions

State Street Bank and Trust Company
200 Clarendon Street
Boston, MA 02116-5021
Bank ABA # **011000028**
Receiving Account # **00457374**
Receiving Account name: Diversified
Contract-Affiliate #
Contract Name

Montgomery County Public Schools Tax-Sheltered Savings Plan

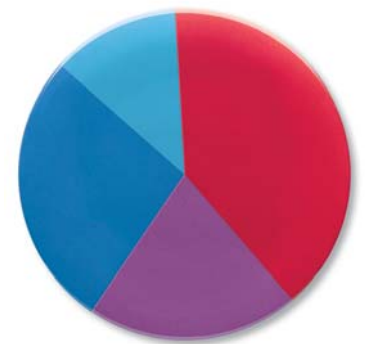
Everything you need to create your own Plan of a Lifetime™



Highlights of your plan



Decide how much to save



*Choose an investment
solution*

Welcome to Your Plan of a Lifetime!

Whether your retirement is five or fifty years away, Montgomery County Public Schools Tax-Sheltered Savings Plan offers a powerful way to enhance your long-term financial well-being. We encourage you to invest in yourself and your future by participating in this plan through Diversified.

Diversified is a firm dedicated exclusively to providing retirement savings plans. We focus all our resources on giving you the planning tools and guidance you need to achieve your retirement goals.

From the day you're hired through the years you're retired, this Plan of a Lifetime program will support you through each stage of the retirement planning process. Whether you're joining a retirement plan for the first time, already participating in the plan or soon approaching retirement, Diversified will be with you every step of the way.

Please read through this kit so you can better understand this valuable program. And be sure to enroll as soon as possible so you can begin maximizing this benefit!

Sincerely,



Pete Kunkel
President and CEO
Diversified



Maximize your Plan of a Lifetime™

- Enroll today — Log on to Diversified Online at divinvest.com or call **888-676-5512**.
- Designate your beneficiary.
- Catch up on your contributions (must be age 50 or older).
- Be green, save trees. Sign up for e-documents today at divinvest.com.
- Rebalance your account automatically by using Auto Rebalance. Go to "*Transactions*" and click on "*Auto Rebalance*."
- Use RetireTrack. Go to "*Retirement Planning*" and click on "*RetireTrack*."
- For retirement counseling, just call **800-755-5801** or visit Diversified Online.



First-time online users

- Go to divinvest.com.
- Follow the instructions

First-time callers

- Call **888-676-5512**.

As an active participant, you can access your retirement account 24/7 by logging on to divinvest.com or calling Diversified toll-free at **800-755-5801**.

You can also speak with a Contact Center Representative for enrollment assistance, investment guidance and retirement planning support. Representatives are available Monday through Friday, 8am-9pm EST.