

To: CMCSS Employees
From: Clarksville-Montgomery County School System, Human Resources
Subject: Annual Eligibility Notice, **CMCSS 403(b) Retirement Savings Plan**

Did you know that CMCSS sponsors a voluntary retirement savings plan to help you save for your future?

You can enroll in either the CMCSS 403(b) Retirement Savings Plan at any time, but now is a great time to start saving a little bit each month or change the amount you currently save.

Why would you want to participate?

Although you may also be participating in the TCRS, that participation alone may not be enough to fund your living expenses in retirement.

How much can you contribute?

Plan limits are set by the IRS and may change each year. For 2009, you may contribute as much as \$16,500, or \$22,000 you are age 50 or older during the year.

How do you contribute?

The amount is deducted on a pre-tax basis from your paycheck which means the taxable amount of your paycheck decreases. Once you enroll your contribution will automatically be deducted from your paycheck until you decide to change the amount.

How do you enroll or change your contributions in the CMCSS 403(b) Retirement Savings Plan?

Enrollment instructions are available at:

<http://www.cmcoss.net/documents/benefits/403bParticipation.pdf>.

Please contact the benefits office at 920-7929 or 920-7810 if you need additional enrollment assistance.

How do you learn more about the retirement plans and saving for your future?

By visiting:

<http://www.cmcoss.net/documents/benefits/403bSummary.pdf>, or by contacting the benefits office at 920-7929 or 920-7810.