

**To:** CMCSS Employees  
**From:** Clarksville-Montgomery County School System, Human Resources  
**Subject:** Annual Eligibility Notice, **CMCSS 403(b) & 401(k) Retirement Savings Plans**

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

You can enroll in either the Metlife 403(b) or RetireReadyTN 401(k) Retirement Savings Plans at any time. Now is a great time to start saving a little bit each month or change the amount you currently contribute.

**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 2018, you may contribute as much as \$18,500, or \$24,500 if 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 403(b) or 401(k) Retirement Savings Plan?**

Enrollment instructions for each plan are available at:

<http://www.cmcss.net/documents/benefits/403b401kinformation.pdf>.

If you need to change your 403b contribution you can complete the following form and submit it to the Benefits department.

<http://www.cmcss.net/iso/masterdocs/BEN-F012.PDF?t=2014-09-03T13:46:36.380>

If you need to change your 401(k) contribution please contact the Participant Service Center at 1-800-922-7772.

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

By visiting:

<http://www.cmcss.net/documents/benefits/403b401kinformation.pdf?t=201607>

for 403(b) or

<http://www.treasury.tn.gov/dc/>