



MidAmerica

Administrative & Retirement Solutions, Inc.

www.midamerica.biz

211 East Main Street, Suite 100, Lakeland, FL 33801 / Fax 863.688.4466 / 866.873.4240

October 21, 2011

Re: New information regarding your 403(b) Retirement Savings Plan

Dear Decatur County Board of Education Employee:

Per IRS Regulations Employers are required to provide compliance oversight and management of all of their employees' 403(b) accounts. Decatur County Board of Education has chosen MidAmerica Administrative & Retirement Solutions, Inc. to take over as the Third Party Administrator for these plans effective November 1, 2011.

Please contact MidAmerica regarding any questions you have concerning your 403(b) Plan. All plan related transactions (other than investments decisions) must now be validated by MidAmerica prior to being processed by payroll or your investment provider. This includes all distributions, transfers, rollovers, hardships, loans, and salary reduction agreements.

MidAmerica will provide Plan Highlights documents that outline the main points of your Plans. In addition, MidAmerica will provide a customized web page that further explains the plans and provides financial calculators, access to forms, and a list of approved investment providers with contact information. The website address is www.midamerica.biz. Click Participants, then 403(b) TPA Services, then Go To Your Plan, then type your Employer name until the link appears below.

MidAmerica's fee for administrative services is \$24.00 per year per actively contributing participant. All of the approved investment providers on the plan have been requested to pay the administration fee. Some investment providers will agree to pay the fee but then will deduct the amount from your account. If you have questions regarding this practice, please contact your investment representative directly. Those providers that decline to pay the fee will be removed from the Plan.

Participants that are contributing to providers that will not agree to pay the fee will need to choose a new provider that has agreed to pay the fee from the approved list. When you select a new provider, you must contact the provider directly to establish your account and then submit a Salary Reduction Agreement to MidAmerica to change your payroll deductions to the new provider.

MidAmerica's contact information is below.

MidAmerica Administrative & Retirement Solutions, Inc.
211 E Main Street, Suite 100 • Lakeland, FL 33801
Toll free (866) 873-4240 • Fax: (877) 513-2272
www.midamerica.biz

Sincerely,
403(b) TPA Services Department
MidAmerica Administrative & Retirement Solutions, Inc.