PLANSCOPE360
plan management and governance

YORK PUBLIC SCHOOLS

YOUR 403(B) Simplified

Getting Started

PlanScope360 is the administrator for your retirement savings plan!
We are excited to help you build your financial future. This guide outlines the key steps and resources available to you as you participate in your 403(b) retirement savings account. Whether you're new or an experienced participant, this guide will help you maximize your savings opportunities.

- ### WHO CAN PARTICIPATE?

All eligible employees, as defined by your organization's policy, can participate in the 403(b) savings plan. Please refer to your employer's plan documents or HR team for eligibility details.

- ### WHY PARTICIPATE?

Build Financial Security:
Regular contributions help you grow your retirement savings, providing more comfort and peace of mind for the future.

Tax Advantages:
Choose pre-tax or Roth savings options that may lower your taxable income now or give you tax-free withdrawals in retirement.

Automatic, Flexible Savings:
Payroll deductions make saving easy and consistent. You control how much you save and can adjust anytime.

Compound Growth:
Even small amounts can grow significantly over time thanks to compounding. The sooner you start, the more you benefit.

Every dollar you save moves you closer to a brighter financial future!

Online Resources

Take Control with our Digital Tools

· **PlanScope360 Participant Portal –** Manage enrollment, contributions, investments, and more.

• **Resource Library –** Access forms, disclosures, FAQs, and guides 24/7.

· **Support Center –** Reach out to our help desk.

Visit: https://www.planscope360/yorkps

Enrollment

Join your 403(b) in three steps:

1. Choose an investment provider via your Participant Portal
2. Open your retirement account with the provider
3. Complete the Salary Reduction Agreement in your portal

Confirmation will be sent once enrollment is processed. Need help? Reach out to our support team.

Salary Reduction Agreements

To start/change/stop payroll contributions:

1. Login to the Participant Portal
2. Click "Enroll or Change Your Contribution "
3. Complete and submit the online form
4. Your employer processes your request

Step-by-step guides are available on our website.

Submitting Distribution Requests

Need funds from your account?

1. Login to the Participant Portal
2. Select "Request a Loan, Withdrawal or Rollover"
3. Follow the steps to submit online
4. Watch for confirmation by email

All requests are processed securely online.

Annual contribution limits apply and may change yearly. In addition, employees may qualify for increases to the annual limits based on their years of service or age. Please check with your plan administrator, PlanScope360, as to the current year's limits.

PlanScope360 Support Team

(877) 395-0456
info@planscope360.com
Monday - Friday 9am-5pm EST