



St. Johns County School District

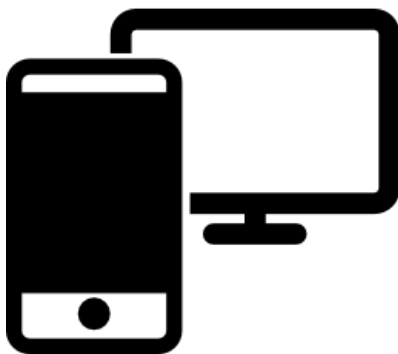
Welcome to the BENCOR FICA Alternative Plan

St. Johns County School District provides the BENCOR FICA Alternative Plan as an important retirement benefit for all part-time, seasonal and temporary employees not covered under the Florida Retirement System. This letter provides general information about the plan and outlines available resources for you to get more detailed information.

Key Features of your FICA Alternative Plan

- All eligible employees are automatically enrolled in the program.
- All eligible employees make a 7.5% pre-tax contribution in to a retirement account in their name.
- All contributions permanently save Social Security taxes.
- Income taxes are deferred on contributions to the plan until you withdraw the money.
- Contributions are 100% vested to you.

Where Can You Get More Information?



- 1. Your Employer's Benefits Department**
Access *Frequently Asked Questions* and plan videos through your employer's benefits department or benefits web portal.
- 2. Online**
www.bencorplans.com
Click on the **Participant Log On** link to access your personal account.
- 3. Customer Care Center**
1-888-258-3422
(M-F 8:30 a.m. - 5:00 pm EST)
- 4. BENCOR Advisors:**
Michael Borgailo (800) 330-4014
Emget Williams (407) 415-2122