

Annual Eligibility Notice: 2015

Did you know that West Branch sponsors a 403(b) tax deferred plan?

You have the opportunity to save for retirement by participating in West Branch's 403(b) plan. You can participate in the 403(b) plan by electing to make pre-tax contributions.

What do I have to do to contribute to the 403(b) plan? To start your contributions, complete and return a salary reduction agreement. If you wish to read West Branch's plan document please ask for one and it will be sent to you. Please note that in addition to completing and returning a salary reduction agreement, you must also establish an account with the appropriate investment provider(s) that you have selected on the salary reduction agreement and you may also need to provide any additional information that your employer may require.

How much can I contribute? In general, you may elect to contribute up to \$18,000 in 2015. This amount is the general limit on what you can elect to defer under the 403(b) plan and such amount may be adjusted annually. Additional catch-up contributions may be permitted if certain criteria are met. Specifically, if you are at least 50 years old by year's end, you may also be able to make additional catch-up contributions.

This Notice is not intended as tax or legal advice. Neither your employer nor the investment providers offering retirement savings products under the plan can provide you with tax or legal advice. Employees are encouraged to contact their financial representative or tax professional with any questions.

Investment Provider List

403B

Ameriprise	800-862-7919	
AXA (Equitable Life Assurance)	440-942-8863 Cell 216-215-2405	Adam Lulow
MetLife	800-638-7732 Cell 330-720-7291	Rick Blanco
ING	800-552-2181 Ext 4023767	Jason Quintus
Pacific	330-875-8836	David Ramsey
Valic	800-892-5558 Ext 87215 Ext 89487	Thomas Baringer cell 330-757-1136 Matthew Lewis cell 330-233-0384
403bASP	800-791-3306 330-792-2413	Baxter Associates

457 Your eligible contribution in a 403B does not offset your eligible contribution to a 457.

ING	800-552-2181 Ext 4023767	Jason Quintus
Ohio Deferred Compensation	877-644-6457	or go to www.Ohio457.org Dan Totin 330-638-4540