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The following forms have been designed specifically for you according to your plan document. For ease in navigating through the manual, click on the appropriate section link below to access the forms in each section.

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Section II: [Existing Employee Enrollment/Change Forms](#)

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Section I

New Employee Enrollment Packet

In order for a new employee to enroll in the 403(b) plan, they will need to make an election regarding how much of their compensation they wish to defer to the plan. Your employees will also need to select the vendor(s) to which they want to send their elective deferrals for investment. To make these elections, employees to access the CPI Participant Website at <https://www.cpicrs.com>. Refer to the Approved 403(b) Plan Vendor List for the vendors who are approved to receive contributions under this 403(b) plan and their contact information.

The following enrollment materials must be provided to all new employees eligible to participate in the 403(b) plan at the time they are hired or begin their employment. All employees must receive this information to ensure the universal availability requirements are met. The cover letter for this packet should come from Hobbs Municipal Schools and be placed on your letter head. Several of the forms in this packet will require that you fill in the missing information prior to distributing to your employees; these items have been highlighted for your convenience.

Section Index:

- **[New Employee Enrollment Letter](#)**
 - This letter welcomes new employees to join the 403(b) plan.
- **[Important Benefit Information Regarding Your 403\(b\) Plan](#)**
 - This document provides general information to employees regarding participation in the 403(b) plan.
- **[Approved 403\(b\) Plan Vendor List](#)**
 - This list informs employees which vendors are available to receive contributions.
- **[CPI Participant Website Instructions](#)**
 - This form should be provided to employees to instruct them how to access the website in order to enroll on-line, complete various transactions or make changes.
- **[Online Enrollment is Easy!](#)**
 - This form should be provided to instruct employees how to complete the enrollment process on-line. If an employee does not have internet access, the employee needs to complete the Election Deferral and Vendor Election Form.
- **[Election Deferral and Vendor Election Instructions and Form](#)**
 - This form should be provided to employees who do not have internet access to enroll in the 403(b) plan.

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New Employee Enrollment Letter

Dear [REDACTED],

We are pleased to offer you a 403(b) plan to help you save for your future retirement on a tax sheltered basis. This is a good time to consider supplementing your retirement savings by enrolling in the 403(b) plan. Enclosed is a paper titled "Important Benefit Information Regarding Your 403(b) Plan", which provides some general information. We are enclosing the Approved 403(b) Plan Vendor List which contains a complete list of the approved vendors and their investment products as well as their financial advisor's contact information. The list also includes vendors who are only approved to receive contract exchanges from other vendors under the 403(b) Plan maintained by the Hobbs Municipal Schools. The list of approved vendors can also be found on the CPI Participant Website at www.cpicrs.com.

In order to enroll in the plan, you will need to review the information on the Approved 403(b) Plan Vendor List and then contact the vendors to determine where you would like to invest your contributions. The financial advisor(s) will provide you with the form(s) that will set up the contract or account with the vendor. Once you complete the paperwork provided by your selected financial advisor(s) and have established an account you can use the website to make an election. The CPI Participant Website can be accessed 24 hours a day, 7 days a week. Enclosed is an instruction sheet, which outlines the features of the website and provides instructions for accessing the website. If you do not have access to the internet, please use the enclosed Elective Deferral and Vendor Election Form and return it to the address indicated on the instructions.

In the future, to ensure that the requirements for hardship withdrawals are met, you will need to obtain a voucher from CPI prior to receiving a hardship withdrawal. The voucher can be obtained through the CPI Participant Website. This voucher will need to be provided to your vendor(s) along with their standard forms. The voucher is needed as it lets your vendors know that you have met the regulatory requirements. The voucher does not guarantee that a hardship withdrawal can be made, as each vendor may apply additional restrictions, just that you have met the regulatory requirements to receive a [hardship withdrawal].

Also, if you want to make a contract exchange in the future between vendors, you will need to obtain a voucher from CPI. The voucher can be obtained through the CPI Participant Website. If you do not have access to the internet, you can contact the CPI Participant Service Center at (877) 488-4040 to obtain a paper copy of a Voucher Request. If the contract exchange is approved, you will be provided with a voucher, which will need to be provided to the transferor vendor along with the vendors transfer request forms. It is important that a voucher is obtained before assets are transferred. Any transfer that is made that does not comply with the final regulations could cause the loss of the tax-qualified status of the money transferred to the vendor. If this happens, the money will become taxable to the participant.

If you have any questions regarding this information, please contact the CPI Participant Service Center at (877) 488-4040, Monday thru Friday 7am-7pm central time, or send an email to Participant.ServiceCenter@cpicrs.com.

Sincerely,

Hobbs Municipal Schools

Important Benefit Information Regarding Your 403(b) Plan

What is a 403(b) retirement plan?

A 403(b) is a tax-deferred retirement plan for employees of public educational institutions and certain other non-profit organizations. A 403(b) plan allows you to contribute a portion of your compensation on a pre-tax basis in order to save for your retirement. Contributions are made to the plan by payroll deduction.

Can I make contributions to the 403(b) plan?

You have the right to make contributions/elective deferrals to the 403(b) plan. If you wish to start contributing to the plan, refer to the question titled "What do I need to do in order to start making elective deferrals?" for information on how to get started.

What are the benefits of contributing to a 403(b) plan?

- Contributing to a 403(b) plan helps to ensure that you will have funds to provide yourself with an income during retirement.
- The pre-tax elective deferrals that you make to the plan now are not taxed until you withdraw them. This means you are lowering your taxable income now, and will potentially lower the amount of income tax you will pay on those funds at the time of withdrawal when you may be in a lower tax bracket.
- Both your pre-tax elective deferrals and earnings grow tax free until they are withdrawn.

What do I need to do in order to start making elective deferrals?

You will need to make an election regarding how much of your compensation you wish to defer to the 403(b) plan. To make this election, access the CPI Participant Website at <https://www.cpicrs.com>.

You can locate a list of vendor(s) approved with in the plan to receive contributions under this 403(b) plan and their contact information by visiting the CPI Participant Website or on the Approved 403(b) Vendor list enclosed. The financial advisor representing the vendor(s) will provide you with their form that will set up the contract or account with the vendor. Once you have completed paperwork provided by the selected financial advisor please enroll using the enclosed enrollment form, once you have completed this form please return it to CPI Common Remitter and Compliance Services, P.O. Box 110, Great Bend, KS 67530 or by faxing it to (620) 792-5622.

If you are unable to access the website or want additional information, please contact the CPI Participant Service Center.

How much can I contribute to a 403(b) plan?

In 2010 you can make elective deferrals up to \$16,500. As this amount is subject to cost of living increases as set by the government, this amount will increase over time. In addition, if you have met certain conditions, you may have the opportunity to contribute above this limit; these contributions are known as "catch-up contributions." The first catch-up contribution is the "Age-50 Catch-up Contribution". If you are at least age 50 by the end of a calendar year, you have the ability to contribute an additional \$5,500 a year. This amount is also subject to cost of living increases as set by the government, so it will increase over time. The second contribution limit is known as the "15 Year of Service Catch-up Contribution". If you have at least 15 years of service with Hobbs Municipal Schools you may be eligible to contribute up to \$3,000 a year above the elective deferral limit until the amount of the additional catch-up contributions made using this special rule equals \$15,000. Both the Age-50 Catch-up Contribution and the 15 Year of Service Catch-up Contribution can be used in the same year.

When can funds be withdrawn from a 403(b) plan?

A 403(b) retirement plan is intended as a way to save over the long-term for your retirement. Therefore, distribution of the funds are only allowed when you separate from service, are disabled, die or are at least age 59 ½.

Taking a hardship withdrawal is an option available to you should it be necessary for you to withdraw funds from your 403(b) plan prematurely in the event of certain immediate and heavy financial needs. However, certain income taxes and tax penalties may apply depending on the situation.

For more information on enrolling in your 403(b) Plan, making changes to your current deferral or vendor elections, or any other questions or requests for information, please contact the CPI Participant Service Center at (877) 488-4040 from 7:00 a.m. to 7:00 p.m. Central time, Monday through Friday. You can also send an e-mail to Participant.ServiceCenter@cpicrs.com.

APPROVED 403(b) PLAN VENDOR LIST

Plan Name: Hobbs Municipal Schools 403(b) Plan

Plan Sponsor: Hobbs Municipal Schools

Effective Date: 12/09/2010 Ref. No.: 103254

This list identifies the investment vendors available under the 403(b) plan maintained by Hobbs Municipal Schools, on or after the effective date of this list. The information can also be found on the CPI Participant Website. After you have logged onto the site using your User Name and Password, click on "Plan Contacts" near the top right of the screen. A new screen will appear that will contain the list of vendors. By clicking on the arrow to the left of the vendor's name, you will be able to view the contact information.

A. The following Vendors are authorized to receive contributions and contract exchanges between vendors under the 403(b) Plan:

<u>Name of Vendor</u>	<u>Contact Information for Local Investment Representative</u>	
AIG Advisor Group	General Number	800-528-2011
AIG SunAmerica	General Number	
AXA Equitable	ev.collections	(315) 477-4140
AXA Equitable	General Number	(800) 628-6673
CBA/GWN	Nila McAnally	(505) 883-2527
CBA/GWN	Tiffany Poole	(561) 472-2718
Franklin Templeton Investments	General Number	(800) 632-2301
Franklin Templeton Investments	Justin Nelson	(916) 463-4426
Horace Mann Companies	General Number	(866) 999-1945
Horace Mann Companies	Payroll Slots	(866) 999-1945
ING Reliastar	General Number	(877) 882-5050
ING Reliastar	PaymentsG	(877) 882-5050
Life Insurance of the Southwest	General Number	(866) 243-7174
Life Insurance of the Southwest	Kim Smith	(214) 638-9212
Mass Mutual Financial Group	David Bennett	(800) 272-2216
Mass Mutual Financial Group	General Number	(800) 272-2216
MetLife	General Number	(800) 638-5433
MetLife	Jo Anne Lucerini	(860) 768-0022
New York Life Insurance and Annuity Corporation	General Number	(800) 710-7945
New York Life Insurance and Annuity Corporation	NYLIAC Variable Products Service Center	(800) 598-2019
T. Rowe Price	General Number	(800) 492-7670
TIAA-CREF	Dion Griego	(877) 535-3910
TIAA-CREF	General Number	(877) 535-3910
Vanguard	General Number	(800) 523-1036

CPI PARTICIPANT WEBSITE INSTRUCTIONS

for

Hobbs Municipal Schools 403(b) Plan

In order to bring our 403(b) plan services as close as your fingertips, we provide a Participant Website. The website features step by step instructions to guide you through all of the features and options.

CPI makes it easy for you to:

- Obtain vendor contact information
- Make changes to the amount of your deferral elections
- Make changes to your vendor(s)
- Request vouchers for hardship withdrawals
- Request vouchers for contract exchanges

The website is available 24 hours a day, 7 days a week.

HOW TO GET STARTED

To access the system for the first time, log onto the website at <https://www.cpicrs.com>. For prompt access, please have your six-digit plan reference number 103254, the last four digits of your social security number (SSN) and date of birth available. The first time you log onto the website, you will be required to choose a new user name other than the last four digits of your SSN. You will also be prompted to establish a password of your choosing.

Once you have changed your user name and established a password, the Plan Contact feature will provide a list of all approved vendors as well as the financial advisors' contact information.

Under the Request a Transaction feature you will have access to:

- **Change Salary Deferral Contribution** - Make a change to your election for future contribution amounts as well as make changes to your current vendors. The Vendor Elections shown on the Website will be used until you change them through the website or by submitting an Elective Deferral and Vendor Election Form, which can be obtained by contacting the CPI Participant Service Center at (877) 488-4040 or by sending an e-mail to Participant.ServiceCenter@cpicrs.com. On the website you will also have access to several retirement planning tools to assist you in deciding how much you should be deferring in order to meet your retirement goals.
- **Request a Hardship Withdrawal** - Request a hardship withdrawal from any of the approved vendors for which you have invested contributions by requesting a voucher. This voucher is needed as it lets your vendors know that you have met the regulatory requirements. The voucher does not guarantee that a hardship withdrawal can be made as each vendor may apply additional restrictions.
- **Request a Contract Exchange** - Request a voucher to exchange your account balance to another approved vendor. If your contract exchange between vendors is approved, you will be provided with a contract exchange voucher, which you will need to provide to the transferor vendor along with the vendor's transfer request forms. It is important that before you exchange assets that you first obtain a voucher. Any contract exchange that is made that does not comply with the final regulations could cause the loss of the tax-qualified status of the money transferred to the vendor. If this happens, the money will become taxable to you.

You will need Version 6 or greater of Netscape Navigator or Version 5 or greater of Internet Explorer to access the website. Most people have at least one of these versions on their computer.

If you do not have Internet access, have questions regarding the website, or want to make a request contact the Participant Service Center.

PARTICIPANT SERVICE CENTER

Participant Service Center (877) 488-4040, from 7 a.m. to 7 p.m. Central Time, Monday through Friday. You can also send an e-mail to Participant.ServiceCenter@cpicrs.com. For prompt assistance, please have your six-digit plan reference number 103254, the last four digits of your social security number and date of birth available.

On-line Enrollment is Easy!

Instructions on using the On-line Enrollment System

Before you enroll, you will need to log in to the website, select a User Name and Password.

- ♦ **Log in to the Website** - Log in to the Website at <https://www.cpicrs.com>. If this is your first time on the site you will need to create a User Name and Password that is unique to you and confirm it. You will be given the option to provide a question and answer to be used as a hint, should you forget your Password at a later date. This is verified by using the last four digits from your social security number, your date of birth and the plan reference number 103254. If your employer has more than one plan with CPI, you will be asked to click on the name of the plan that you would like to access.
- ♦ **Review and Update Contact Information** - The next screen will show you the mailing/home address we have on file for you as well as an e-mail address if provided. You will be requested to correct and/or update this information, if needed. This address information will be provided to your employer in order to change their records. However, until this address information is updated in your employer's payroll records, the contribution files provided by your employer will over-ride your changes temporarily.

After you finish with these preliminary screens, you will go to the Welcome to On-Line Enrollment screen. Click on "Enroll Now" to begin.

Here are the Easy Steps to On-line Enrollment:

- Step 1. – Provide a valid e-mail address** — This will allow you to receive confirmation emails as well as other important information on transactions you have requested. In addition, to expedite the process for receiving a voucher for hardship withdrawals and contract exchanges between vendors, it is important to have an e-mail address in our Website.
- Step 2. – Use Retirement Planning Tools** — You have the option to use these tools as little or as much as you wish during the enrollment process. Using the Retirement Savings Calculator and Mastery POINT Financial Analyzer, you can project different rates of deferral to determine a hypothetical account balance at age 65 based on your personal factors (age, marital status, tax bracket, etc.).
- Step 3. – Vendor Contracts** — Please enter the account/contract number in the box(es) next to the vendor(s) for which you have established an account. If an account has not yet been established, you cannot select the vendor at this time.
- Step 4. – Salary Deferral Election** — Select how much salary you wish to contribute by entering a dollar amount where indicated. This amount will automatically be deducted from your pay each pay period.
- Step 5. – Vendor Election** — Select how much you would like to invest in the available vendors by entering a dollar election next to each vendor. Please keep in mind that you will first need to contact each vendor that you have selected in order to have your account set-up prior to completing this step.
- Step 6. – Confirm Your Enrollment** — On this screen, you can review your elections. If you wish to make changes, you may select a previous screen from the menu on the left or click on "Previous Screen" until you arrive at the applicable screen. Once you are satisfied, you can select "Enroll Me" to complete the enrollment process or "Quit", if you decide to enroll at a later date. If you select Quit, you will lose all of the information you have input and will need to start over.

Once you select Enroll Me, you will go to a confirmation screen that shows your elections. If you previously provided us with a valid email address we will send you a confirmation of this transaction for your records. Your email address can be updated at anytime through the Maintenance option found on the Website. When you are done, you can logout of the website.

If you need assistance, you can call our Participant Service Center (877) 488-4040 from 7 a.m. to 7 p.m. Central Time, Monday through Friday. You can also send an e-mail to Participant.ServiceCenter@cpicrs.com. For prompt assistance, please have your six-digit plan reference number 103254, the last four digits of your social security number and date of birth available.

Elective Deferral and Vendor Election Instructions

Please enroll in the 403(b) plan maintained by Hobbs Municipal Schools using the Elective Deferral and Vendor Election Form. New employees must complete all sections. Current participants need to complete the applicable sections to make changes to their current elective deferral amounts or their vendor(s). The instructions for each section of this form are provided below:

At the top of the form, the eligible Employee/Participant should check one of the options to indicate the reason for completing the form in order to ensure complete processing.

Section A	Your Info All Employees/Participants completing this form must enter the information requested in this section as indicated so that they will be properly identified as the originator of the election form.
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Section B	Your Election New Employees must complete this section and indicate the dollar amount they wish to contribute to the plan or a 457(b) Deferral. Current Participants should complete this section if they wish to change the dollar amount they are currently deferring to the plan or a 457(b) Deferral. Your deferrals will start once your Employer has had sufficient time to update their payroll system. If you do not see your deferral starting within a reasonable time, please contact your Employer.
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Section C	Your Vendor Direction The vendors approved to receive current contributions are listed in this section. New Employees enrolling in the plan must complete this section of the form to choose the vendors to which they wish to invest contributions and to indicate the dollar amount that will be allocated to each vendor. Current participants should complete this section if they wish to make changes with whom they are investing their contributions. You must also indicate the account/contract number to which the monies are being allocated with the appropriate vendor. This information should be provided to you by the vendor at the time you opened the account/contract. If you have not established the account/contract, you cannot select the new vendor at this time. Once this information has been provided, CPI will input the election(s) amount along with the vendor(s) you have chosen for such allocations. Participants should complete the Employer section(s), whether or not they are eligible. Since Hobbs Municipal Schools will be determining the amount to be allocated, we ask that you indicate the percentage that is to be allocated to each vendor.
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Section D	Sign New employees and current participants should read this section carefully and sign where indicated in order for their election(s) to take effect.
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Mailing Instructions:

Upon completion of the Elective Deferral and Vendor Election Form, the form should be mailed, faxed, scanned or e-mailed to the following address:

CPI Common Remitter and Compliance Services
4903 10th Street
Great Bend, KS 67530
Fax: (620) 792-5622
E-mail: info@cpicrs.com

If you need assistance completing this form, you can call our Participant Service Center (877) 488-4040 from 7 a.m. to 7 p.m. Central Time, Monday through Friday. You can also send an e-mail to Participant.ServiceCenter@cpicrs.com. For prompt assistance, please have your six-digit plan reference number 103254, the last four digits of your social security number and date of birth available.

Elective Deferral and Vendor Election Form

Plan Name: Hobbs Municipal Schools 403(b) Plan

Ref. No. 103254

☐ **To Enroll:** Complete All Sections

☐ **To Change Contribution Amount:** Complete Sections A, B and D

☐ **To Change Vendors:** Complete Sections A, C and D

☐ **To Change Contract/Account Number:** Complete All Sections

Section A
Your Info

Please type or print clearly

- -

Last Name First Name M. I. Social Security Number (SSN)

Email Address: Daytime Phone Number: ()

Section B
Your Election

☐ **Salary Deferral** – I instruct my employer to deduct \$_____ of my pay on a pre-tax basis each pay period for investment with the specified vendors below.

(In the space provided, enter a dollar amount.)

☐ **457(b) Deferral** – I instruct my employer to deduct \$_____ of my pay each pay period for investment with the specified vendors below into the designated 457(b) portion of my account.

(In the space provided, enter a dollar amount.)

Your employer allows this election to be changed Semi-Annually.

Please indicate how you are making your election ☐ as a dollar amount

I direct that all future contributions be invested with the following vendor(s). Enter a dollar amount.

If you have not established the account/contract, you cannot select the new vendor at this time.

Section C
Your Vendor Direction

Vendor Name	Amount	Account/Contract Number
AIG Advisor Group		
AIG SunAmerica		
AXA Equitable		
CBA/GWN		
Franklin Templeton Investments		
Horace Mann Companies		
ING Reliastar		
Life Insurance of the Southwest		
Mass Mutual Financial Group		
MetLife		
New York Life Insurance and Annuity Corporation		
T. Rowe Price		
TIAA-CREF		
Vanguard		
Total Dollar Amount		

Section D
Your Signature

By signing this form, I have authorized the Employer to deduct the amount(s) elected from my paycheck and transmit the contributions to the vendors as indicated. I certify that I have established a 403(b) account with the vendors selected above.



Participant

Date

Section II

Existing Employee Enrollment/Change Forms

Participants can use the website to enroll, make changes in the amount they wish to defer, as well as to make changes in their vendors. The CPI Participant Website can be accessed 24 hours a day, 7 days a week. If an employee does not have internet access, you can enroll participants in the 403(b) plan using the Elective Deferral and Vendor Election Form provided below or by following the on-line enrollment directions provided in the "[Using the Plan Sponsor Website](#)" section.

Section Index:

- [**Important Benefit Information Regarding Your 403\(b\) Plan**](#)
 - This document provides general information regarding participation in the 403(b) plan. It should be provided to any employees that have not previously deferred.
- [**Approved 403\(b\) Plan Vendor List**](#)
 - This list informs employees which vendors are available to receive contributions and those that are able to receive contract exchanges.
- [**On-Line Enrollment Is Easy!**](#)
 - This form should be provided to employees to instruct him/her how to complete the enrollment process on-line. If an employee does not have internet access, they would need to complete the Election Deferral and Vendor Election Form.
- [**CPI Participant Website Instructions**](#)
 - This form should be provided to participants to instruct him/her how to access the website in order to complete various transactions and changes.
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Important Benefit Information Regarding Your 403(b) Plan

What is a 403(b) retirement plan?

A 403(b) is a tax-deferred retirement plan for employees of public educational institutions and certain other non-profit organizations. A 403(b) plan allows you to contribute a portion of your compensation on a pre-tax basis in order to save for your retirement. Contributions are made to the plan by payroll deduction.

Can I make contributions to the 403(b) plan?

You have the right to make contributions/elective deferrals to the 403(b) plan. If you wish to start contributing to the plan, refer to the question titled "What do I need to do in order to start making elective deferrals?" for information on how to get started.

What are the benefits of contributing to a 403(b) plan?

- Contributing to a 403(b) plan helps to ensure that you will have funds to provide yourself with an income during retirement.
- The pre-tax elective deferrals that you make to the plan now are not taxed until you withdraw them. This means you are lowering your taxable income now, and will potentially lower the amount of income tax you will pay on those funds at the time of withdrawal when you may be in a lower tax bracket.
- Both your pre-tax elective deferrals and earnings grow tax free until they are withdrawn.

What do I need to do in order to start making elective deferrals?

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You can locate a list of vendor(s) approved with in the plan to receive contributions under this 403(b) plan and their contact information by visiting the CPI Participant Website or on the Approved 403(b) Vendor list enclosed. The financial advisor representing the vendor(s) will provide you with their form that will set up the contract or account with the vendor. Once you have completed paperwork provided by the selected financial advisor please enroll using the enclosed enrollment form, once you have completed this form please return it to CPI Common Remitter and Compliance Services, P.O. Box 110, Great Bend, KS 67530 or by faxing it to (620) 792-5622.

If you are unable to access the website or want additional information, please contact the CPI Participant Service Center.

How much can I contribute to a 403(b) plan?

In 2010 you can make elective deferrals up to \$16,500. As this amount is subject to cost of living increases as set by the government, this amount will increase over time. In addition, if you have met certain conditions, you may have the opportunity to contribute above this limit; these contributions are known as "catch-up contributions." The first catch-up contribution is the "Age-50 Catch-up Contribution". If you are at least age 50 by the end of a calendar year, you have the ability to contribute an additional \$5,500 a year. This amount is also subject to cost of living increases as set by the government, so it will increase over time. The second contribution limit is known as the "15 Year of Service Catch-up Contribution". If you have at least 15 years of service with Hobbs Municipal Schools you may be eligible to contribute up to \$3,000 a year above the elective deferral limit until the amount of the additional catch-up contributions made using this special rule equals \$15,000. Both the Age-50 Catch-up Contribution and the 15 Year of Service Catch-up Contribution can be used in the same year.

When can funds be withdrawn from a 403(b) plan?

A 403(b) retirement plan is intended as a way to save over the long-term for your retirement. Therefore, distribution of the funds are only allowed when you separate from service, are disabled, die or are at least age 59 ½.

Taking a hardship withdrawal is an option available to you should it be necessary for you to withdraw funds from your 403(b) plan prematurely in the event of certain immediate and heavy financial needs. However, certain income taxes and tax penalties may apply depending on the situation.

For more information on enrolling in your 403(b) Plan, making changes to your current deferral or vendor elections, or any other questions or requests for information, please contact the CPI Participant Service Center at (877) 488-4040 from 7:00 a.m. to 7:00 p.m. Central time, Monday through Friday. You can also send an e-mail to Participant.ServiceCenter@cpicrs.com.

APPROVED 403(b) PLAN VENDOR LIST

Plan Name: Hobbs Municipal Schools 403(b) Plan

Plan Sponsor: Hobbs Municipal Schools

Effective Date: 12/09/2010 Ref. No.: 103254

This list identifies the investment vendors available under the 403(b) plan maintained by Hobbs Municipal Schools, on or after the effective date of this list. The information can also be found on the CPI Participant Website. After you have logged onto the site using your User Name and Password, click on "Plan Contacts" near the top right of the screen. A new screen will appear that will contain the list of vendors. By clicking on the arrow to the left of the vendor's name, you will be able to view the contact information.

A. The following Vendors are authorized to receive contributions and contract exchanges between vendors under the 403(b) Plan:

<u>Name of Vendor</u>	<u>Contact Information for Local Investment Representative</u>	
AIG Advisor Group	General Number	800-528-2011
AIG SunAmerica	General Number	
AXA Equitable	ev.collections	(315) 477-4140
AXA Equitable	General Number	(800) 628-6673
CBA/GWN	Nila McAnally	(505) 883-2527
CBA/GWN	Tiffany Poole	(561) 472-2718
Franklin Templeton Investments	General Number	(800) 632-2301
Franklin Templeton Investments	Justin Nelson	(916) 463-4426
Horace Mann Companies	General Number	(866) 999-1945
Horace Mann Companies	Payroll Slots	(866) 999-1945
ING Reliastar	General Number	(877) 882-5050
ING Reliastar	PaymentsG	(877) 882-5050
Life Insurance of the Southwest	General Number	(866) 243-7174
Life Insurance of the Southwest	Kim Smith	(214) 638-9212
Mass Mutual Financial Group	David Bennett	(800) 272-2216
Mass Mutual Financial Group	General Number	(800) 272-2216
MetLife	General Number	(800) 638-5433
MetLife	Jo Anne Lucerini	(860) 768-0022
New York Life Insurance and Annuity Corporation	General Number	(800) 710-7945
New York Life Insurance and Annuity Corporation	NYLIAC Variable Products Service Center	(800) 598-2019
T. Rowe Price	General Number	(800) 492-7670
TIAA-CREF	Dion Griego	(877) 535-3910
TIAA-CREF	General Number	(877) 535-3910
Vanguard	General Number	(800) 523-1036

On-line Enrollment is Easy!

Instructions on using the On-line Enrollment System

Before you enroll, you will need to log in to the website, select a User Name and Password.

- ♦ **Log in to the Website** - Log in to the Website at <https://www.cpicrs.com>. If this is your first time on the site you will need to create a User Name and Password that is unique to you and confirm it. You will be given the option to provide a question and answer to be used as a hint, should you forget your Password at a later date. This is verified by using the last four digits from your social security number, your date of birth and the plan reference number 103254. If your employer has more than one plan with CPI, you will be asked to click on the name of the plan that you would like to access.
- ♦ **Review and Update Contact Information** - The next screen will show you the mailing/home address we have on file for you as well as an e-mail address if provided. You will be requested to correct and/or update this information, if needed. This address information will be provided to your employer in order to change their records. However, until this address information is updated in your employer's payroll records, the contribution files provided by your employer will over-ride your changes temporarily.

After you finish with these preliminary screens, you will go to the Welcome to On-Line Enrollment screen. Click on "Enroll Now" to begin.

Here are the Easy Steps to On-line Enrollment:

- Step 1. – Provide a valid e-mail address** — This will allow you to receive confirmation emails as well as other important information on transactions you have requested. In addition, to expedite the process for receiving a voucher for hardship withdrawals and contract exchanges between vendors, it is important to have an e-mail address in our Website.
- Step 2. – Use Retirement Planning Tools** — You have the option to use these tools as little or as much as you wish during the enrollment process. Using the Retirement Savings Calculator and Mastery POINT Financial Analyzer, you can project different rates of deferral to determine a hypothetical account balance at age 65 based on your personal factors (age, marital status, tax bracket, etc.).
- Step 3. – Vendor Contracts** — Please enter the account/contract number in the box(es) next to the vendor(s) for which you have established an account. If an account has not yet been established, you cannot select the vendor at this time.
- Step 4. – Salary Deferral Election** — Select how much salary you wish to contribute by entering a dollar amount where indicated. This amount will automatically be deducted from your pay each pay period.
- Step 5. – Vendor Election** — Select how much you would like to invest in the available vendors by entering a dollar election next to each vendor. Please keep in mind that you will first need to contact each vendor that you have selected in order to have your account set-up prior to completing this step.
- Step 6. – Confirm Your Enrollment** — On this screen, you can review your elections. If you wish to make changes, you may select a previous screen from the menu on the left or click on "Previous Screen" until you arrive at the applicable screen. Once you are satisfied, you can select "Enroll Me" to complete the enrollment process or "Quit", if you decide to enroll at a later date. If you select Quit, you will lose all of the information you have input and will need to start over.

Once you select Enroll Me, you will go to a confirmation screen that shows your elections. If you previously provided us with a valid email address we will send you a confirmation of this transaction for your records. Your email address can be updated at anytime through the Maintenance option found on the Website. When you are done, you can logout of the website.

If you need assistance, you can call our Participant Service Center (877) 488-4040 from 7 a.m. to 7 p.m. Central Time, Monday through Friday. You can also send an e-mail to Participant.ServiceCenter@cpicrs.com. For prompt assistance, please have your six-digit plan reference number 103254, the last four digits of your social security number and date of birth available.

CPI PARTICIPANT WEBSITE INSTRUCTIONS

for

Hobbs Municipal Schools 403(b) Plan

In order to bring our 403(b) plan services as close as your fingertips, we provide a Participant Website. The website features step by step instructions to guide you through all of the features and options.

CPI makes it easy for you to:

- Obtain vendor contact information
- Make changes to the amount of your deferral elections
- Make changes to your vendor(s)
- Request vouchers for hardship withdrawals
- Request vouchers for contract exchanges

The website is available 24 hours a day, 7 days a week.

HOW TO GET STARTED

To access the system for the first time, log onto the website at <https://www.cpicrs.com>. For prompt access, please have your six-digit plan reference number 103254, the last four digits of your social security number (SSN) and date of birth available. The first time you log onto the website, you will be required to choose a new user name other than the last four digits of your SSN. You will also be prompted to establish a password of your choosing.

Once you have changed your user name and established a password, the Plan Contact feature will provide a list of all approved vendors as well as the financial advisors' contact information.

Under the Request a Transaction feature you will have access to:

- **Change Salary Deferral Contribution** - Make a change to your election for future contribution amounts as well as make changes to your current vendors. The Vendor Elections shown on the Website will be used until you change them through the website or by submitting an Elective Deferral and Vendor Election Form, which can be obtained by contacting the CPI Participant Service Center at (877) 488-4040 or by sending an e-mail to Participant.ServiceCenter@cpicrs.com. On the website you will also have access to several retirement planning tools to assist you in deciding how much you should be deferring in order to meet your retirement goals.
- **Request a Hardship Withdrawal** - Request a hardship withdrawal from any of the approved vendors for which you have invested contributions by requesting a voucher. This voucher is needed as it lets your vendors know that you have met the regulatory requirements. The voucher does not guarantee that a hardship withdrawal can be made as each vendor may apply additional restrictions.
- **Request a Contract Exchange** - Request a voucher to exchange your account balance to another approved vendor. If your contract exchange between vendors is approved, you will be provided with a contract exchange voucher, which you will need to provide to the transferor vendor along with the vendor's transfer request forms. It is important that before you exchange assets that you first obtain a voucher. Any contract exchange that is made that does not comply with the final regulations could cause the loss of the tax-qualified status of the money transferred to the vendor. If this happens, the money will become taxable to you.

You will need Version 6 or greater of Netscape Navigator or Version 5 or greater of Internet Explorer to access the website. Most people have at least one of these versions on their computer.

If you do not have Internet access, have questions regarding the website, or want to make a request contact the Participant Service Center.

PARTICIPANT SERVICE CENTER

Participant Service Center (877) 488-4040, from 7 a.m. to 7 p.m. Central Time, Monday through Friday. You can also send an e-mail to Participant.ServiceCenter@cpicrs.com. For prompt assistance, please have your six-digit plan reference number 103254, the last four digits of your social security number and date of birth available.

Elective Deferral and Vendor Election Instructions

Please enroll in the 403(b) plan maintained by Hobbs Municipal Schools using the Elective Deferral and Vendor Election Form. New employees must complete all sections. Current participants need to complete the applicable sections to make changes to their current elective deferral amounts or their vendor(s). The instructions for each section of this form are provided below:

At the top of the form, the eligible Employee/Participant should check one of the options to indicate the reason for completing the form in order to ensure complete processing.

Section A	Your Info All Employees/Participants completing this form must enter the information requested in this section as indicated so that they will be properly identified as the originator of the election form.
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Section B	Your Election New Employees must complete this section and indicate the dollar amount they wish to contribute to the plan or a 457(b) Deferral. Current Participants should complete this section if they wish to change the dollar amount they are currently deferring to the plan or a 457(b) Deferral. Your deferrals will start once your Employer has had sufficient time to update their payroll system. If you do not see your deferral starting within a reasonable time, please contact your Employer.
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Section C	Your Vendor Direction The vendors approved to receive current contributions are listed in this section. New Employees enrolling in the plan must complete this section of the form to choose the vendors to which they wish to invest contributions and to indicate the dollar amount that will be allocated to each vendor. Current participants should complete this section if they wish to make changes with whom they are investing their contributions. You must also indicate the account/contract number to which the monies are being allocated with the appropriate vendor. This information should be provided to you by the vendor at the time you opened the account/contract. If you have not established the account/contract, you cannot select the new vendor at this time. Once this information has been provided, CPI will input the election(s) amount along with the vendor(s) you have chosen for such allocations. Participants should complete the Employer section(s), whether or not they are eligible. Since Hobbs Municipal Schools will be determining the amount to be allocated, we ask that you indicate the percentage that is to be allocated to each vendor.
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Section D	Sign New employees and current participants should read this section carefully and sign where indicated in order for their election(s) to take effect.
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Mailing Instructions:

Upon completion of the Elective Deferral and Vendor Election Form, the form should be mailed, faxed, scanned or e-mailed to the following address:

CPI Common Remitter and Compliance Services
4903 10th Street
Great Bend, KS 67530
Fax: (620) 792-5622
E-mail: info@cpicrs.com

If you need assistance completing this form, you can call our Participant Service Center (877) 488-4040 from 7 a.m. to 7 p.m. Central Time, Monday through Friday. You can also send an e-mail to Participant.ServiceCenter@cpicrs.com. For prompt assistance, please have your six-digit plan reference number 103254, the last four digits of your social security number and date of birth available.

Elective Deferral and Vendor Election Form

Plan Name: Hobbs Municipal Schools 403(b) Plan

Ref. No. 103254

☐ **To Enroll:** Complete All Sections

☐ **To Change Contribution Amount:** Complete Sections A, B and D

☐ **To Change Vendors:** Complete Sections A, C and D

☐ **To Change Contract/Account Number:** Complete All Sections

Section A
Your Info

Please type or print clearly

- -

Last Name First Name M. I. Social Security Number (SSN)

Email Address: Daytime Phone Number: ()

Section B
Your Election

☐ **Salary Deferral** – I instruct my employer to deduct \$_____ of my pay on a pre-tax basis each pay period for investment with the specified vendors below.

(In the space provided, enter a dollar amount.)

☐ **457(b) Deferral** – I instruct my employer to deduct \$_____ of my pay each pay period for investment with the specified vendors below into the designated 457(b) portion of my account.

(In the space provided, enter a dollar amount.)

Your employer allows this election to be changed Semi-Annually.

Please indicate how you are making your election ☐ as a dollar amount

I direct that all future contributions be invested with the following vendor(s). Enter a dollar amount.

If you have not established the account/contract, you cannot select the new vendor at this time.

Section C
Your Vendor Direction

Vendor Name	Amount	Account/Contract Number
AIG Advisor Group		
AIG SunAmerica		
AXA Equitable		
CBA/GWN		
Franklin Templeton Investments		
Horace Mann Companies		
ING Reliastar		
Life Insurance of the Southwest		
Mass Mutual Financial Group		
MetLife		
New York Life Insurance and Annuity Corporation		
T. Rowe Price		
TIAA-CREF		
Vanguard		
Total Dollar Amount		

Section D
Your Signature

By signing this form, I have authorized the Employer to deduct the amount(s) elected from my paycheck and transmit the contributions to the vendors as indicated. I certify that I have established a 403(b) account with the vendors selected above.



Participant

Date

Section III

Using the CPI Plan Sponsor Website

In order to bring our 403(b) plan services as close as your fingertips, we provide a Plan Sponsor Website. The Plan Sponsor Website offers tools to make payroll submissions, reporting, and vendor maintenance easy. While the use of this Website is self explanatory we have provided the instructions below to help you get started. All employees will have access to the CPI Participant Website to enroll, change their deferrals and/or vendors as well as to request vouchers for hardship withdrawals and contract exchanges between vendors. Employees who do not have access to the internet can contact the CPI Participant Service Center at (877) 488-4040 to obtain a paper copy to perform one of the above requests. There may be times when you choose to make changes or request vouchers on behalf of your employees. In those situations, you will use the CPI Plan Sponsor Website. The Website is available 24 hours a day, 7 days a week.

To access the Website, log onto <https://www.cpicrs.com> and choose the Plan Sponsor Website. You will be prompted to input your Log-In Name and Password which you previously chose and provided to CPI.

You will need version 6 or greater of Netscape Navigator or Version 5 or greater of Internet Explorer to access the Website. Most people have at least one of these versions on their computer.

Section Index:

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- [Submit Your Payroll Files](#)

Maintenance Tab

- [Add Employee](#)
- [Enroll Employee](#)
- [Change Participant's Future Contributions and Vendor Elections](#)
- [Hardship Withdrawal Voucher Transactions](#)
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Reports Tab

- [Per Payroll Report](#)
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- [Vendors](#)
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- [Sponsor Newsletters](#)
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If you have any questions or need assistance, please contact Client Services at our Common Remitter Office at (877) 792-5599 ext. 2202 or by e-mail to info@cpicrs.com.

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Payroll Submission Tab

Submit Your Payroll Files:

Submitting payroll files can be completed in a few easy steps. The website allows you to browse the files on your computer system to locate the correct file. Once the file is located, attach the payroll file, enter the date of the payroll period, and enter the total contribution amount. After clicking on the Validate Payroll button, your payroll file will be evaluated and the website will tell you immediately if there are any errors or mistakes with the submission. The website will also provide warnings regarding the payroll file format and contribution totals. This helps ensure the proper totals were entered and that the file format is consistent with the previous payroll file layout. After you review the warnings and make any necessary changes click on the submit key to send the payroll file.

Instructions:

1. Select the Payroll Submission tab located on left side of the tool bar.
2. To upload your file for processing, input File Path or click browse to search the files on your computer system and attach the payroll file to the website.
3. Enter the Payroll Date. The date can be entered manually or can be selected by clicking on the calendar located to the right of the date field.
4. Enter the Contribution Amount to be Remitted.
5. Click the Validate Payroll button.
6. Once you validate the payroll file, the website will provide a list of errors and warnings that may need your attention in order to continue with the payroll file submission.

Errors:

The payroll file must be submitted in the same format as the Test File submitted when your plan was set up with CPI. The Website will find and identify errors automatically for you; errors must be corrected prior to submission. Common errors include:

- Missing Date of Hire
- Missing Date of Birth
- Future Date of Birth
- Invalid Social Security Number of 999-99-9999 or 111-11-1111, 222-22-2222, 123-45-6789 etc.
- Missing Social Security Number
- Missing Last Name
- Columns changed, data from the original file submitted used a different format.

When an error is listed, it must be corrected in order to submit the payroll file.

To correct an error, click on the Return to Payroll Submission button, fix errors in your file as noted, and then complete steps 1-6 above again.

Warnings:

The website will also generate a list of Warnings from your payroll file. Warnings should be reviewed to determine whether they need your attention; you may or may not have make changes in your payroll file. Changes are recommended prior to submitting your payroll files.

Common warnings include:

- Last Name changed
- First Name missing
- Date of Termination on spreadsheet is less than Date of Termination previously provided.
- Address is incomplete
- Invalid state abbreviation was provided
- Warning generated when an employee is active and has not received pay for the past 3 payrolls and a Date of Termination does not exist.
- Negative compensation or contributions reported
- Compensation or Contributions reported 40 days after Date of Termination
- Date of Rehire is prior or equal to Date of Hire.
- And many others

Again, warnings do not necessarily need to be corrected in order to submit a payroll file; however, you will want to review these in order to determine if changes are needed to your file. Once you review and correct any errors and warnings, click on the Submit button. Upon submission of the payroll file you will receive an email transmittal confirming receipt of your file and the contribution amounts.

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Maintenance Tab

Add Employee:

New employees that do not yet appear on a payroll submission can be added using the “Add Employee” feature which will allow an employee to enroll prior to the submission which includes his/her first payroll. After the first payroll, this feature does not need to be used since the employee information will be in the system. Once an employee is added into the CPI system, they are able to enroll, change deferral amounts, and change vendor elections as needed. This also gives you the ability to assist the employee with transactions as needed.

In order to successfully add an employee to the system, please be ready to provide the following information:

- Employee's Name
- Social Security Number
- Date of Birth
- Date of Hire

Enroll Employee:

Use the “Enroll Employee” feature to enroll employees who have not previously deferred and are unable to enroll themselves on-line. Once an employee is enrolled in the plan, they are able to make deferrals, make changes to their selected vendors, and request transactions as allowed by your plan.

In order to enroll an employee, you will need the following information:

- Employee's Social Security Number or Name
- Amount of Salary Deferral
- Vendor Elections

Please be sure to verify the deferral amount and vendor elections before submitting each enrollment. Once you have entered the employee into the system, you have the ability to print a confirmation page to provide the employee for their records. A confirmation email will be sent to you at the end of the day showing new employee enrollments. This email will go to the designated email address you previously selected for your payroll department. The email will include all enrollments for the day whether they were completed by the employer or by the participant and should be used by your payroll department to record the amount of the participant(s) deferral(s) in your payroll system.

Even though the website is self explanatory as to the information needed in order to enroll an employee, below are step by step instructions to walk you through the enrollment process on-line.

Instructions to Enroll an Employee:

1. Select the Maintenance tab located in the middle of the tool bar.
2. Enter the participant's Social Security Number or enter the first few characters of their last name in the corresponding fields.
3. Hit the submit query button.
4. When searching by name, a list will appear with the employees, containing information you entered. Select the employee you want to enroll. If you search by the employee Social Security Number, you can double click on the employee name that will appear.
5. Input the salary deferral for the employee.
6. Select the Next button to move to the next screen.
7. To select the vendor(s) to which your employee elected to invest future contributions, enter the new election amount in the “New Election or \$” column for each contribution type.
8. Select the Next button.
9. A screen will display showing the enrollment information for the selected employee. Please check to verify the information entered is correct. If changes need to be made, simply click on the previous button to return to the enrollment screen. Once you have verified the information is correct, click on the enroll button. A message will appear stating the employee has been enrolled and that the transaction has been accepted for processing. Print the confirmation screen to provide to the employee.

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Change Participant's Salary Deferral and Vendor Elections:

You have the ability to update an election for a participant to change the amount or percentage they are deferring as well as to change the vendor(s) with which they want to invest those contributions. This feature allows you to assist those employees without internet access, who are unable to make changes themselves. There are two separate options to choose from in order to complete plan changes for employees. You are able to select the feature to change both the contributions and the vendor.

The contribution and vendor election change features are located under the maintenance tab. In order to process a contribution or vendor election change for an employee, you will need the following information:

- Employee's Social Security Number or Name
- Amount or Percentage of Salary Deferral
- Vendor Elections

Once you make the appropriate changes on the website, you will need to print the confirmation screen to provide to the employee. This is helpful to provide to the employee to show what changes were in fact made to their 403(b) plan.

Hardship Withdrawal Voucher Transactions:

You have the ability to complete Hardship Withdrawal request transactions for employees. To expedite this process, please be sure the employee has filled out the paper form before you begin the online transaction process. The paper voucher request form and instructions are located in the "[Hardship Withdrawal](#)" section of this manual. Hardship Withdrawals require additional documentation to be provided along with the voucher request form.

Once you have received the paper form of the voucher request from the participant, follow the instructions below to complete the voucher:

- Under the Maintenance tab of the tool bar, select the Hardship Withdrawal Voucher Transaction option.
- Follow the prompts to fill in the required information. The paper form of the voucher request will provide you with the necessary information needed to answer the online questions.
- A voucher will not be awarded immediately. The voucher request must be printed and attached to supporting documentation as requested on the form for the hardship.
- The voucher request and the supporting documentation should be mailed directly to CPI for processing, CPI's address will be provided on the request.
- Once a voucher is granted, CPI will e-mail the voucher to the participant directly if an email address is provided. If an email address was not provided, the voucher will be mailed to the participant.
- The participant will also be required to complete any necessary forms required by the vendor. Please be aware that vendors may impose additional restrictions or requirements in order to receive a hardship withdrawal from a specific contract or account. Therefore, completion of this request does not ensure approval of the withdrawal.
- The voucher is valid for 30 days from date of issue.

Contract Exchange Voucher Transactions:

You have the ability to complete contract exchange voucher transactions for employees. To expedite this process, please be sure the employee has filled out the paper form for the request they want to complete before you begin the online transaction process. The paper voucher request form and instructions can be located in the "[Contract Exchange](#)" section of this manual. Participants will return the paper form directly to you for processing.

Once you have received the paper form of the voucher request from the participant, follow the instructions below to complete the voucher:

- Under the Maintenance tab of the tool bar, select the Contract Exchange Voucher Transaction.
- Follow the prompts to fill in the required information. The paper form of the voucher request will provide you with the necessary information needed to answer the online questions properly.
- If a voucher is granted, you have the option to e-mail the voucher to the participant or to print it out. E-mail is the preferred method of delivery.
- The participant will be required to complete the necessary forms from the vendor. Please be aware that vendors may impose additional restrictions or requirements in order to complete a Contract Exchange from a specific contract or account. Therefore, completion of this request does not ensure approval of the Contract Exchange.
- The voucher is valid for 30 days from date of issue.

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Change Employee Social Security Number:

This feature will allow you to correct a Social Security Number for an employee should it be incorrectly reported on a payroll file.

Change Your Password:

This feature allows you to create and reset a password and password hint question. The password hint question offers additional flexibility, should a participant forget their password

Your Password should be something that is easily remembered by you, but not easily guessed by someone else. Please avoid using your date of birth or other easily obtained information about yourself. Changing and protecting your Password is essential for preventing unauthorized access to your account.

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Reports Tab

Per Payroll Report:

The Per Payroll Report details each employee's contributions, loan payments, deferrals, and net totals. The report can be run for an individual employee or for all employees. A View Transmittal function is also available to review the contribution transmittal sent to CPI with the payroll file submission. The Per Payroll Report can be downloaded into an excel file or print it directly from the website.

Annual Report:

The Annual Report summarizes each employee's contributions much like the Per Payroll Report provided. However, rather than the report showing contributions by each payroll date, the report totals the contributions and deferrals for the year. Like the Per Payroll Report, this report can be printed directly from the website or it can be downloaded into an excel spreadsheet.

Customized Report:

The customize function allows you to pick and choose the information you would like provided in the report. The report offers similar information much like the Per Payroll Report. The customize option allows a report to be set up similar to how reports are run in your own internal processes. The Customized Report can be downloaded into an excel spreadsheet or printed directly from the website. For convenience, the customized setting will automatically save and auto populate based on the previous report ran. The customized setting can be changed each time you run the report.

Per Vendor Report:

This report provides you with a break down of money that has been sent to the approved vendors. You can choose to view this report per participant or per vendor. You also have the option to view all vendors or you can select vendors individually. The report can be customized to a specific date range as needed. This report can be downloaded into an excel spreadsheet or can be printed directly from the website.

Plan Year End Testing Reports:

Plan Year End Testing occurs once the final payroll file has been submitted for the plan year. There are three Plan Year End Testing Report options: 403(b) - 415(c) Annual Additions Test, 457(b) Excess Deferral Report, and 403(b)-402(g) Excess Deferral Report. The 403(b)-415(c) Annual Additions Test shows the 403(b) salary and employer contributions, the 415(c) compensation, and the total excess contributions over the limit per employee. The 457(b) Excess Deferral Report shows the total 457(b) deferrals and the total excess 457(b) deferrals over the limit by employee. The 403(b)-402(g) Excess Deferral Report shows the salary deferrals, the reclassified catch up contributions, and the total excess over the limit per employee.

Once the Plan Year End Testing Reports are generated, you will receive an E-mail notification stating the reports are ready for viewing. Each of these reports can be printed directly from the website or downloaded into an excel spreadsheet. Reports from previous years are available for viewing on the website.

Completed Employee Web Transactions:

This report allows you to easily view what transactions have been completed on-line. The report can be populated per employee, per transaction, or by viewing all options. An E-mail will be sent to you at the end of the day summarizing any enrollments and deferral changes made online.

Vendor Information Tab

Vendors:

Under the Vendors feature you have access to current vendor contact information. Vendors are listed by categories: approved, transfer only vendors, unapproved vendors, and inactive vendors. This option makes it easy for you to know who your vendors are and how to contact them if needed. Employees are able to view the vendor listing on the Participant Website.

Add/Remove Vendors:

Vendors are easily added and removed from your plan using this feature. A vendor is easily added to your plan by providing CPI with the following information:

- Vendor Name
- Vendor Contact Information

When a Plan Sponsor is approached by a financial advisor representing a new insurance or fund company and they would like to add the company as an approved vendor, the Sponsor would access the Plan Sponsor website to add them. CPI will then prepare a Vendor Agreement for signature and work directly with the prospective vendor. Once the Vendor Agreement has been executed, their status on the Plan Sponsor website will be reflected as approved. We will notify the Plan Sponsor that the company has been approved by sending you an e-mail notification.

To remove a vendor, simply select the vendor(s) you wish to remove and click on submit. Vendors will update to the Participant Website, as well, based on the changes you make; therefore, your employees will know what vendors are available to them at all times. Once a vendor has been deleted from your list, the website will send you an e-mail notifying you of the changes.

Newsletters Tab

Sponsor Newsletters:

The Sponsor Newsletter feature offers many different topics concerning plan regulations, requirements and changes. These newsletters allow you to stay up to date and informed in order to offer beneficial assistance to your employees. Current and past newsletters are available for viewing at any time.

Some sample topics include:

- IRS and Social Security Cost-of-Living Adjustments
- Current Developments section in every issue.

Participant Newsletters:

The Participant Newsletter feature offers employees advice, facts, and guidance on smart retirement decisions. The newsletters contain various topics informing participants how to make the most of their retirement investments. Current and past newsletters are available for viewing at anytime. Participant newsletters are accessible by the plan sponsor and the participant.

Some sample topics include:

- The High Cost of Cashing Out
- Who's Your Beneficiary?
- How Do Your Investments Measure Up?

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Section IV

Requesting a Hardship Withdrawal or Contract Exchange Voucher

Before a hardship withdrawal, or contract exchange can be granted, the participant must request a voucher. The voucher shows that the participant has met the regulatory requirements to receive the hardship withdrawal, or make a contract exchange. Participants can use the Website to request a hardship withdrawal, or contract exchange voucher. CPI Participant and Plan Sponsor Websites can be accessed 24 hours a day, 7 days a week. If a participant does not have internet access, they can contact the Participant Service Center at (877) 488-4040 from 7 a.m. to 7 p.m. Central Time, Monday through Friday, in order to obtain the necessary forms for a voucher request. Should you choose to complete a voucher request for a participant, follow the directions below.

Vendors may impose processing restrictions or requirements in order to complete a transaction from a specific contract or account. Therefore, completion of this request does not ensure approval of a hardship withdrawal or contract exchange.

Section Index:

- **[Request for a Hardship Withdrawal Voucher](#)**
 - This form should be provided to participants who do not have access to the internet to request a hardship withdrawal. Please provide the form to the participant to fill out and mail directly to CPI for processing.
 - The participant will need to mail this request directly to CPI Common Remitter Services along with supporting documentation. The address can be found at the end of the request form. Upon receipt, CPI will determine if the participant's is approved for the hardship withdrawal voucher. If approved CPI will send a voucher to the participant to be attached to the vendor's required hardship withdrawal forms. The Hardship Withdrawal Voucher will be valid 30 days from date of issue.
 - The vendor may also require that you provide additional information to ensure compliance with the regulations. Please be aware that vendors may impose additional restrictions or requirements in order to receive a hardship withdrawal from a particular account. Therefore, completion of this request does not ensure approval of the distribution.
- **[Request for a Contract Exchange Voucher](#)**
 - A transfer from one vendor to another vendor within the same plan will only be allowed if the vendor to which the participant wishes to transfer assets has entered into a vendor agreement or information sharing agreement with the employer. This type of transfer is also referred to as a contract exchange.
 - Use this form to determine if an exchange can be completed between vendors who hold assets. Please provide the form to the participant to fill out and follow the mailing instructions on the form.
 - Should you choose to complete the voucher process for a participant, please follow the directions provided in the "[Using the Plan Sponsor Website](#)" section of the manual. If an e-mail address was provided by the participant, the voucher will be e-mailed directly to the participant. Otherwise, please print and deliver the voucher to the participant. The participant will be required to complete the necessary forms from the vendor. Please be aware that vendors may impose additional restrictions or requirements in order to complete a contract exchange between vendors. Therefore, completion of this request does not ensure approval of the loan. The Contract Exchange Voucher will be valid 30 days from date of issue.
 - It is important that you do not transfer any assets without first obtaining a voucher, please refer to the Approved 403(b) Vendor List for those vendors that are authorized to receive exchanges/transfers. Any transfer that is made that does not comply with the regulations could cause the loss of the tax-qualified status of the money transferred to the vendor. If this happens, the money will become taxable to the participant.

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Request for a Hardship Withdrawal Voucher

To determine you have met the requirements to take a hardship withdrawal from this 403(b) plan, please complete the following information. After you have completed this information, you will need to mail or fax it to CPI Common Remitter Services along with supporting documentation. The address can be found at the end of this request. Upon receipt, CPI will determine your eligibility and if approved will send a voucher to you to be attached to your vendor's required hardship withdrawal forms. The Hardship Withdrawal Voucher will be valid 30 days from date of issue.

Your vendor may also require that you provide additional information. Please be aware that vendors may impose additional processing restrictions or requirements in order to receive a hardship withdrawal from a particular account. Therefore, completion of this request does not ensure approval of the hardship withdrawal.

Section A: Participant Information

Plan Name: Hobbs Municipal Schools 403(b) Plan

Plan Number: 103254

Please print clearly.

<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	---	----------------------	----------------------	---	----------------------	----------------------	----------------------	----------------------

Last Name	First Name	M.I.	Social Security Number (SSN)
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Date of Birth	Are you currently employed with the above employer:
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☐ Yes ☐ No

Address

City	State	Zip Code
------	-------	----------

Is this a new address? ☐ Yes ☐ No

Daytime Phone Number:	When Available?
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Evening Phone Number:	When Available?
-----------------------	-----------------

In order to expedite the process, the voucher can be sent to you by e-mail or fax.

Would you like the voucher e-mailed to you? ☐ Yes ☐ No

If yes, please provide a valid e-mail address: _____

Would you like the voucher faxed to you? ☐ Yes ☐ No

If yes, please provide a valid fax number: (____) _____ - _____ Attn: _____

Section B: Amount Needed to Satisfy Hardship-Specify Reason for Need

Mark the box or boxes to indicate which of the following immediate and heavy financial needs make you eligible to receive a Hardship Withdrawal. The amount requested for an immediate and heavy financial need may be increased to include any additional amounts necessary to pay any federal, state, or local income taxes reasonably anticipated to result from the distribution. In addition, there may be a 10% excise tax on this type of distribution. This tax will not apply if the distribution is used to pay deductible medical expenses (deductible medical expenses are those that are in excess of 7%-1/2% of your adjusted gross income), or is made when you have attained age 59 ½.

<input type="checkbox"/> Current Medical expenses for the Participant, Participant's spouse, or dependents or beneficiaries not paid by insurance. **	Amount Needed: \$ _____
<input type="checkbox"/> Costs directly related to the purchase of a principal residence for the Participant (excluding mortgage payments.)	Amount Needed: \$ _____
<input type="checkbox"/> Payment of tuition and related educational fees (such as laboratory fees for science majors, music room fees for music majors, or other fees that are an integral part of education,	Amount Needed: \$ _____

including room and board) for the next 12 months of post-secondary education for the Participant, Participant's spouse, children, dependents, or beneficiaries.**	
<input type="checkbox"/> Expenditures to prevent eviction of the Participant from the Participant's principal residence or foreclosure on a mortgage on that residence.	Amount Needed: \$ _____
<input type="checkbox"/> Funeral or burial expenses for Participant's parent, spouse, children, dependents or beneficiaries.**	Amount Needed: \$ _____
<input type="checkbox"/> Expenses for the repair of damage to the Participant's principal residence that would qualify for the casualty income tax deduction.	Amount Needed: \$ _____

Total of Immediate Hardship:	\$ _____
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Additional funds to cover taxes and penalties on this withdrawal:	\$ _____
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Total Hardship Withdrawal Requested:	\$ _____
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Please Note: You need to provide information that supports the request for a hardship withdrawal such as: medical bills, notice of eviction or foreclosure, invoice from mortuary, etc. The mailing/faxing instructions are provided at the end of this request.

****If the need is for a beneficiary, include a copy of the beneficiary form that designates them as a beneficiary.
If the need is for a dependent, include a signed statement that indicates the individual qualifies as a dependent.**

To receive a hardship withdrawal from the 403(b) Plan, it must be made on account of immediate and heavy financial need and it must be necessary to satisfy that need. Therefore, to determine that, please answer the following questions:

1. Can the hardship be relieved by reimbursement or compensation by insurance or other means?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Can the hardship be relieved through the liquidation of savings and investments or the sale of property (if the liquidation or sale would not cause a severe financial hardship)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Can the hardship be alleviated by ceasing your elective deferrals?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. Can the hardship be relieved by other distributions from your retirement plans?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5. Can the hardship be relieved by loans from your retirement plans, loans from insurance policies, or commercial lenders with reasonable terms (if the prepayment of such loans would not itself create a financial hardship)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6. Does the amount requested exceed the amount required to satisfy the hardship indicated above?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Please Note: If the immediate and heavy need can be completely or partially relieved through other means, you are only eligible for a hardship withdrawal for the amount that cannot be relieved through other means. If you answered **YES** to one or more of the above questions, you will need to adjust the amount you are requesting to only include the amount that cannot be relieved through other means and then re-answer the questions. If the **total** amount can be relieved through other means, you are *not* eligible for a hardship withdrawal.

Section C: Other Retirement Plans

If you are requesting a hardship from a vendor other than the ones listed below, please complete the following information. Do not include any accounts listed in another employer's plan or any amounts listed with the following approved vendors:

AIG Advisor Group
 AIG SunAmerica
 AXA Equitable
 CBA/GWN
 Franklin Templeton Investments
 Horace Mann Companies
 ING Reliastar
 Life Insurance of the Southwest
 Mass Mutual Financial Group
 MetLife
 New York Life Insurance and Annuity Corporation
 T. Rowe Price
 TIAA-CREF
 Vanguard

Vendor requesting the hardship from:
Is the money invested in a: Annuity Contract TSA 403(b) _____ Custodial Account 403(b)7 _____
A. What is the current account balance:
B. Provide a break down of the account: <i>**The below amounts need to total the amount given in A**</i>
1. Portion of contract/account attributable to Pre-Tax Salary Deferrals:
2. Portion of contract/account attributable to Roth After-Tax Deferrals:
3. Portion of contract/account attributable to Employer Matching Contributions (If applicable):
4. Portion of contract/account attributable to Employer Nonelective Contributions (If applicable):
5. Portion of contract/account attributable to Rollover Contributions (If applicable):
D. What is the total value of the account before 1/1/1989:
E. What is the value of pre-tax elective deferrals made after 12/31/1988 or since the account was opened - <u>only pre-tax deferrals no interest included in this total:</u>
F. Have you made any previous hardship withdrawals: Yes _____ No _____
Total previous hardship withdrawal amount:
G. What is the current outstanding loan balance (If applicable):

Section D: Select a 403(b) Vendor(s)

Please specify the vendor in which you are requesting a hardship withdrawal from, in the space below:

Vendor Name	Account Number	Total Account Balance	Amount of Hardship Withdrawal
AIG Advisor Group		\$	\$
AIG SunAmerica			
AXA Equitable			
CBA/GWN			
Franklin Templeton Investments			
Horace Mann Companies			
ING Reliastar			
Life Insurance of the Southwest			
Mass Mutual Financial Group			
MetLife			
New York Life Insurance and Annuity Corporation			
T. Rowe Price			
TIAA-CREF			
Vanguard			
		Total:	\$

Please Note: Your vendors may impose additional restrictions in order to receive a hardship withdrawal from a specific contract or account. For those vendors that offer hardship withdrawals, they may require that you provide additional information. Therefore, completion of this request and receipt of a voucher does not ensure you can withdraw the amount requested from a specified vendor.

Participant Certification

I certify that the information provided in this request is true and correct to the best of my knowledge.

I understand that if elective deferrals are used to meet the withdrawal amount, I will be prohibited from making elective deferrals and/or voluntary employee contributions (if applicable) to this 403(b) plan and all other retirement plans maintained by my employer, if any, for 6 months after receipt of the hardship distribution.

I also understand that my receipt of funds from each selected vendors is contingent on any additional restrictions or requirements imposed under the contract or account from which I am requesting a distribution, and that receipt of a Hardship Withdrawal Voucher does not ensure approval of the distribution.

I further understand that the voucher will expire after 30 days from the date it was issued. If the voucher is not used within 30 days, it will become invalid and it will be necessary to request a new voucher.

Please note: After you have completed this information, you will need to sign and date the document, and mail or fax it to the address below along with paperwork that supports the request for a hardship withdrawal such as: medical bills, notice of eviction or foreclosure, invoice from mortuary, etc. Be sure to keep the originals of the supporting documentation and only send copies to CPI.

Printed Name: _____

Signature: _____

Date: _____

In order to process your request, the following items need to be sent to CPI:

- ☐ **This request form.**
- ☐ **Documentation that supports the amount and reason the hardship is needed.** Please refer to “Types of Acceptable Documentation to Support Financial Hardship Reason” for a list of the items that can be accepted.

**Please send this request with
required supporting documentation to:**

**CPI Common Remitter Services
4903 10th Street
PO Box 110
Great Bend, KS 67530-0110
Fax (620) 792-5622**

Types of Acceptable Documentation to Support Financial Hardship Reason

Please Note: The IRS has stipulated in order to request a hardship withdrawal; you are required to provide copies of information that supports the financial reason specified. Examples of required documentation to process the request are as follows:

<u>Financial Reason</u>	<u>Types of Acceptable Documentation</u>	<u>Reminders</u>
Medical expenses for the Participant, Participant's spouse, or dependents or beneficiaries not paid by insurance.	<ul style="list-style-type: none"> Current copy of bills from medical provider and insurance explanation of benefits (EOB) within 30 – 40 days. If bill does not indicate portion that will be paid by insurance or written off by medical provider, then a separate statement should be included with this information. If pre-payment is required, a current statement from medical provider advising of required payment needed in order to receive certain care. 	<p>A hardship withdrawal cannot be approved for the following items:</p> <ul style="list-style-type: none"> Weight loss program Health Club Dues Future Medical Care unless pre-payment is required. Cosmetic Surgery to improve one's appearance <p>Please Note:</p> <ul style="list-style-type: none"> If bills previously paid by credit card or loan from family/friend, interest charges cannot be included in determining amount of need. Must provide statements reflecting the payment by credit card and current statement reflecting amount still owed.
Costs directly related to the purchase of a principal residence for the Participant	<ul style="list-style-type: none"> Current bill of sale for home or land Invoices and receipts for building materials and costs of construction Current documentation from mortgage holder Divorce decree and statements from mortgage holder if buying out ex-spouse's portion 	<p>Please Note:</p> <ul style="list-style-type: none"> Does not include mortgage payments Does not include refinancing or renovations to home Can "buy" out spouse's portion of house
Payment of tuition and related educational fees (such as laboratory fees for science majors, music room fees for music majors, or other fees that are an integral part of education, including room and board)	<ul style="list-style-type: none"> Financial statement or invoice from school showing amount due Rental agreement for off-campus housing 	<p>Please Note:</p> <ul style="list-style-type: none"> Must be for the next 12 months of post-secondary education. Cannot be used to payoff student loans Cost of books are not included Does not include elementary or secondary school tuition
Expenditures to prevent eviction of the Participant from the Participant's principal residence or foreclosure on a mortgage on that residence.	<ul style="list-style-type: none"> Official notice from lending institution Letter indicating specific language of eviction or foreclosure will occur if the stated amount is not paid 	<p>Please Note:</p> <ul style="list-style-type: none"> Must be behind on rent or mortgage payments to qualify Employee does not have to be on the lease or be the mortgage holder to qualify Includes payment for back taxes to prevent foreclosure due to sale of property

Funeral or burial expenses for Participant's parent, spouse, children, dependents or beneficiaries.	<ul style="list-style-type: none"> • Current bill from mortuary/funeral home 	Please Note: <ul style="list-style-type: none"> • Does not include travel expenses or pre-planning funeral • Does not include expenses for pre-planning
Expenses for the repair of damage to the Participant's principal residence that would qualify for the casualty income tax deduction.	<ul style="list-style-type: none"> • Invoices for cost of repairs due to sudden or unexpected damage • Home Owners insurance statement showing reimbursement amount 	Please Note: <ul style="list-style-type: none"> • Does not include loss due to progressive deterioration over a period of time • Copy of tax return showing amount deducted is not acceptable documentation

Additional Documentation That May Be Required:

If the need is for a beneficiary, include a copy of the beneficiary form that designates them as a beneficiary.

If the need is for a dependent, include a signed statement that indicates the individual qualifies as a dependent.

Request for a Contract Exchange

A transfer from one vendor to another vendor within the same 403(b) plan will only be allowed if the vendor to which you wish to transfer assets has entered into an information sharing agreement with your employer. This type of transfer is also referred to as a contract exchange. To determine whether you can do a contract exchange between vendors who hold assets for this 403(b) plan, please complete the following information.

It is important that you do not transfer any assets without first obtaining a voucher. Any transfer that is made that does not comply with the regulations could cause the loss of the tax-qualified status of the money transferred to the vendor. If this happens, the money will become taxable to you.

If it is determined that a written agreement has been established, a voucher will be issued approving the transfer. However, some vendors may not allow transfers in and/or out of their contracts or accounts. For those vendors that allow transfers, they may require that you provide additional information. Please be aware that vendors may impose additional processing restrictions or requirements in order to do a transfer from a specific contract or account. Therefore, completion of this request does not ensure approval of the transfer.

Section A: Participant Information

Plan Name: Hobbs Municipal Schools 403(b) Plan			Plan Number: 103254
Please print clearly.			
			□ □ □ - □ □ - □ □ □ □
Last Name	First Name	M.I.	Social Security Number (SSN)
Date of Birth			
Address			
City		State	Zip Code
Is this a new address? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Daytime Phone Number:		When Available?	
Evening Phone Number:		When Available?	
In order to expedite the process, a voucher can be automatically sent to you by e-mail or fax.			
Would you like the voucher e-mailed to you? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide a valid e-mail address: _____			
Would you like the voucher faxed to you? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide a valid fax number: _____			

Section B: Additional Contracts/Accounts

Do you have any other contracts or accounts with money under this plan with any other vendors other than what is listed below:	<input type="checkbox"/> Yes <input type="checkbox"/> No
--	--

Please list other contracts or accounts with money under this 403(b) plan with any vendors other than:

AIG Advisor Group
AIG SunAmerica
AXA Equitable
CBA/GWN
Franklin Templeton Investments
Horace Mann Companies
ING Reliastar
Life Insurance of the Southwest
Mass Mutual Financial Group
MetLife
New York Life Insurance and Annuity Corporation
T. Rowe Price
TIAA-CREF
Vanguard

(do not include any amounts from a different employer):

Vendor Name	Account Number	Account Balance Date	Account Balance
			\$
			\$
			\$

Section C: Choose a Vendor

Select a vendor and enter the amount you wish to transfer from one vendor to another vendor from list below.
You will need to complete a separate request for each transfer.

Transfer from Account

Vendor Name	Account Number	Total Account Balance
<input type="checkbox"/> AIG Advisor Group		\$
<input type="checkbox"/> AIG SunAmerica		
<input type="checkbox"/> AXA Equitable		
<input type="checkbox"/> CBA/GWN		
<input type="checkbox"/> Fidelity Investments		
<input type="checkbox"/> Franklin Templeton Investments		
<input type="checkbox"/> Horace Mann Companies		
<input type="checkbox"/> ING Reliastar		
<input type="checkbox"/> Life Insurance of the Southwest		
<input type="checkbox"/> Mass Mutual Financial Group		
<input type="checkbox"/> MetLife		
<input type="checkbox"/> New York Life Insurance and Annuity Corporation		
<input type="checkbox"/> T. Rowe Price		
<input type="checkbox"/> The Variable Annuity Life Insurance Company		
<input type="checkbox"/> TIAA-CREF		
<input type="checkbox"/> Vanguard		

Transfer to Account

Approved Vendor Name	Account Number	Total Amount to Transfer
<input type="checkbox"/> AIG Advisor Group		\$
<input type="checkbox"/> AIG SunAmerica		
<input type="checkbox"/> AXA Equitable		
<input type="checkbox"/> CBA/GWN		
<input type="checkbox"/> Franklin Templeton Investments		
<input type="checkbox"/> Horace Mann Companies		
<input type="checkbox"/> ING Reliastar		
<input type="checkbox"/> Life Insurance of the Southwest		
<input type="checkbox"/> Mass Mutual Financial Group		
<input type="checkbox"/> MetLife		
<input type="checkbox"/> New York Life Insurance and Annuity Corporation		
<input type="checkbox"/> T. Rowe Price		
<input type="checkbox"/> TIAA-CREF		
<input type="checkbox"/> Vanguard		

Please Note: Your vendors may impose additional restrictions or requirements in order to receive transfer funds from a specific contract or account. Some vendors may not allow transfers. For those vendors that allow transfers, they may require that you provide additional information. Therefore, completion of this request and receipt of a voucher does not ensure you can transfer the funds as requested.

Participant Certification

I certify that the information provided in this request is true and correct to the best of my knowledge. I understand that the voucher will expire after 30 days from the date it was issued. If the voucher is not used within the 30 days, it will become invalid and it will be necessary to request a new voucher.

Printed Name

Signature

Date

Please send this request to the provided information:

CPI Common Remitter Services
4903 10th Street
P.O. Box 110
Great Bend, KS 67530
Fax (620) 792-5622