



Important information regarding your 403(b) plan.

Welcome back to school!

As we begin a new school year, we would like to provide you with resources to help you save for retirement. It's never too late to start saving for life after employment, it just requires a bit of planning and determination.

Check out the [403\(b\) FAQ](#), [newsletter](#) and [video](#) that provide information about 403(b) plans. This is a great place to start if you're just learning about retirement options or if you need a reminder on how the plan works.

Getting Started

The enrollment process is simple, and you can start anytime – you don't have to wait for open enrollment! Visit the First Financial website at www.ffga.com, hover over Login and select Retirement Plan Information. From here, enter your employer's name and click Submit to view plans options such as approved vendors, contribution information, contact information, forms and more. Once you establish an account, you can elect the amount and date to start by submitting a [Salary Reduction Agreement](#). Contributions can start and stop anytime throughout the year.

Universal Availability Notice

Our third-party administrator, First Financial Administrators, Inc., has provided a [Universal Availability Notice](#) for use by employers that sponsor 403(b) plans. The IRS Universal Availability Rule requires that all employees have the opportunity to contribute to a 403(b) plan regardless of hours worked. Please review this notice to learn more about eligibility.

On behalf of First Financial Administrators, Inc., we thank you for your participation in our 403(b) plan. If you have questions, contact your First Financial Retirement Specialist at (800) 523-8422.