



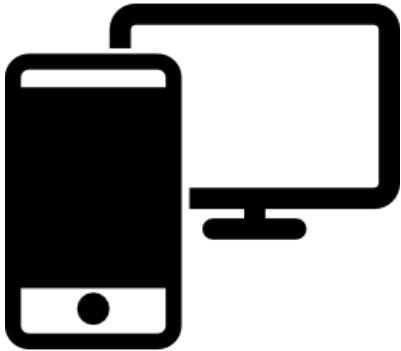
Welcome to the BENCOR Special Pay Plan

Santa Rosa County District Schools provides the BENCOR Special Pay Plan as an important retirement benefit for all eligible employees. This letter provides general information about the plan and outlines available resources for you to get more detailed information.

Key Features of your Special Pay Plan

- All eligible employees are automatically enrolled in the program.
- Contributions of "special pay" are based on your accumulated sick, vacation or other leave/incentive pay.
- All contributions permanently save up to 7.65% in Social Security and Medicare taxes.
- Income taxes are deferred on contributions to the plan until you withdraw the money.
- Contributions are 100% vested to you.

Where Can You Get More Information?



- 1. Your Employer's Benefits Department**
Access *Frequently Asked Questions* and plan videos through your employer's benefits department or benefits web portal.
- 2. On-line**
www.bencorplans.com
Click on the **Participant Log On** link to access your personal account.
- 3. Customer Care Center**
1-888-258-3422
(M-F 8:30 a.m. - 5:00 pm EST)
- 4. BENCOR Advisor:**
Rodney Roberts (850) 384-1618