

TAX DEFERRED ANNUITY 403(B) PROGRAM:

The 403(b) plan is a voluntary program which supplements retirement income. The payroll deductions are made on a pre-tax basis. No taxes are paid on the contributions or earnings until you withdraw the funds at age 59-1/2 - or sooner if you become disabled.

FCPS authorizes certain companies to market 403(b) products on a payroll deduction basis. You select and contact a 403(b) vendor from the following list of vendors authorized by FCPS. The 403(b) vendor is responsible for providing information and forms to you and FCPS. You may enroll at any time. Completed forms should be returned to the FCPS Benefits Office in order for payroll deductions to begin.

The authorized companies include:

ING Financial Services www.ing.com <<http://www.ing.com>>

Horace Mann Insurance Company www.horacemann.com
<<http://www.horacemann.com>>

Lincoln National Life www.lincolnretirement.com
<<http://www.lincolnretirement.com>>

MetLife Resources www.metlife.com <<http://www.metlife.com>>

Nationwide www.nationwide.com <<http://www.nationwide.com>>

Securities America, Inc. www.securitiesamerica.com
<<http://www.securitiesamerica.com>>

Security Benefit Group of Companies www.securitybenefit.com
<<http://www.securitybenefit.com>>

SmithBarney/CitiGroup www.smithbarney.com <<http://www.smithbarney.com>>

T. Rowe Price www.troweprice.com <<http://www.troweprice.com>>

VALIC www.aigvalic.com <<http://www.aigvalic.com>>