



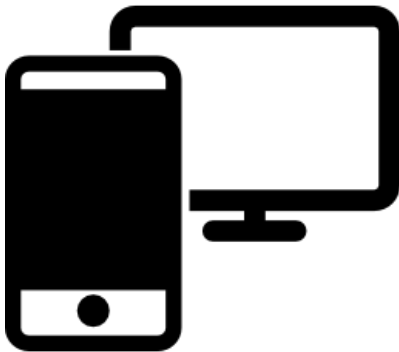
## Welcome to the BENCOR Special Pay Plan

The School District of Hardee County 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. Online**

[www.bencorplans.com](http://www.bencorplans.com)

Click on **Participant Login**, select your State, County and Employer then click on **Log In**. Enter your social security number as the User ID and the last four digits of your social security number as the Password. Select **Participant** from the drop down and **Login**, follow the prompts to create your personalized security questions, user ID and password.

**3. BENCOR National Participant Service Center  
1-866-296-9712**

(M-F 9:00 a.m. - 6:00 pm ET)

**4. Your local BENCOR Advisor:  
Nelson Stiles (727) 201-5467**

