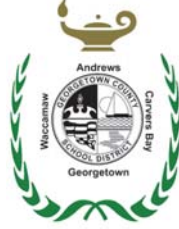


Georgetown County School District

J.B. Beck Administration and Education Center
2018 Church Street • Georgetown, SC 29440 • (843) 436-7000



December 3, 2008

Re: Section 403(b) Plan

Dear Employee:

I am writing to inform you that, on December 2, 2008, our Board of Trustees adopted the District's 403(b) Plan, as required by IRS regulations that go into effect January 1, 2009. Some of the features of the Plan are features such as payroll-deduction contributions; catch-up contribution availability; transfer and exchange availability; loan availability; financial hardship distribution availability.

IRS regulations specify that a universal availability rule is applicable. Therefore, all employees may make salary reduction contributions to the 403(b) program. In an effort to comply with IRS regulations, it is necessary that we provide the names of all 403(b) Service Providers and their contact information.

The following vendors are eligible for payroll deducted contributions from our employees, as well as transfers and exchanges of accounts:

<u>Name of Organization</u>	<u>Contact Person</u>	<u>Telephone Number</u>
<u>American Express Financial</u>	<u>Ted Truscott</u>	<u>1-800-862-7919</u>
<u>Citistreet (MetLife)</u>	<u>Thomas G. Hogan, Jr.</u>	<u>1-888-835-6685</u>
<u>AXA Equitable Life Assurance</u>	<u>Barbara Murray</u>	<u>1-800-628-6673</u>
<u>Horace Mann Life In. Co.</u>	<u>Tricia Seifert</u>	<u>1-800-999-1030</u>
<u>Life Insurance Co of SW</u>		<u>1-800-579-2878</u>
<u>ING Reliastar Life Insurance Co.</u>	<u>Laurie A. Lombarto</u>	<u>1-800-768-6542</u>
<u>Lincoln National</u>	<u>Erica Dunbar</u>	<u>1-800-454-6265</u>
<u>Valic (AIG)</u>		<u>1-800-478-7020</u>

We believe that in adopting our Plan, the District has indicated its intention to continue offering a full range of investment/retirement planning opportunities to our employees through the 403(b) Plan benefits.

Should you have any questions about the Plan or your possible options, please contact Myrtle Morris, Benefits Manager, at 436-7151.

Sincerely,

Marthena Grate Morant, Ed. D.