

**Universal Availability Notice:** First Financial Administrators, Inc. is also pleased to present your Universal Availability Notice for use by employers that sponsor 403(b) plans. The IRS Universal Availability requires for you provide all employees the opportunity to contribute to a 403(b) plan regardless of hours worked. If you do not allow for all employees then you are required to keep track of hours worked. In order for this deferral opportunity to be considered effective, an employee must be able to make an initial deferral election or change an existing deferral election at least once during each plan year.

Annual Notification: All employees should be informed of their right to contribute. One method you can comply with this requirement is to distribute a notice to employees on an annual basis. The notice should tell employees of their right to make and change their deferral elections and detail any requirements for making such elections - such as when elections must be made. In order to assist Plan Sponsors we have created the attached.

Additionally, if an employee becomes eligible to participate in the plan sometime during the plan year, he or she should receive the notice as soon as administratively possible.

If you have an employee interested in signing up with a 457(b) please have them contact your First Financial account manager. Please refer to our website address [www.ffga.com](http://www.ffga.com) for all of your plan information such as: plans offered, approved vendors, summary of options, due dates, forms, your rules for solicitation and your Retirement Specialist name, number and email.

Thank you for providing First Financial Administrators, Inc. with the opportunity to be of service to you.

If you have any questions, please contact your Retirement Specialist at 800-523-8422.

**Quinten Smart**

**Plan Service Coordinator**

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