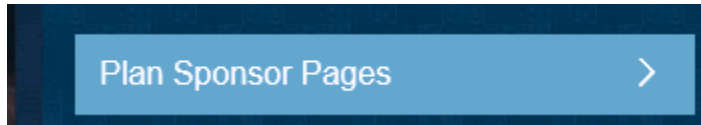


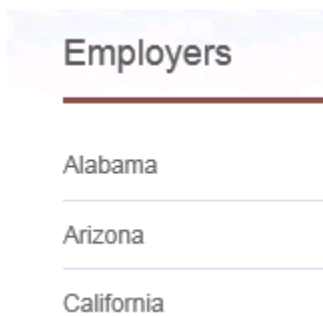
Dear Employee,

Standish-Sterling Community Schools is pleased to announce that enhancements are being made to the 403(b) Salary Reduction Agreement (SRA) process. Effective immediately, new 403(b) Salary Reduction and 457(b) Enrollment Agreement forms may be found at our Plan Administrator's (TSA Consulting Group) website.

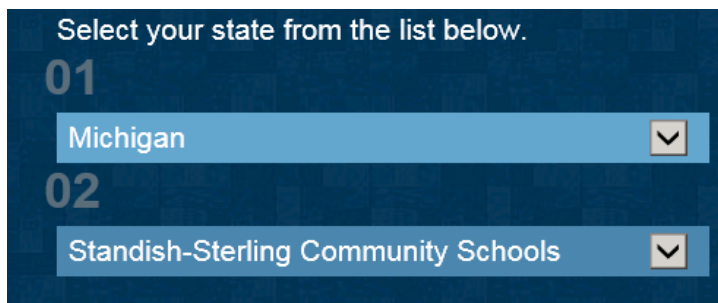
Copies of SRA's can be found at www.tsacg.com. Once you are at the site, please click on Plan Sponsor Pages.



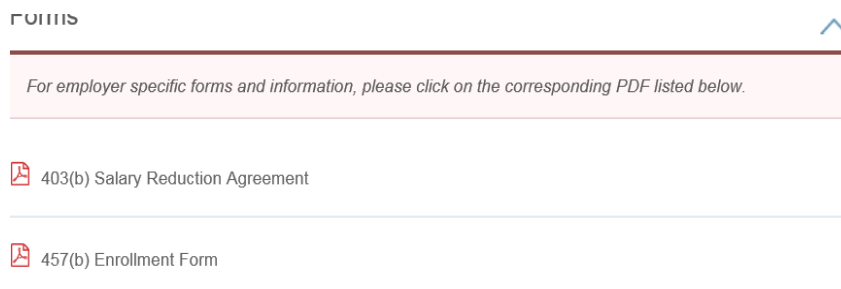
You will then be requested to select your state. States are listed in alphabetical order. Please click on Michigan



This will bring up a list of employers in Michigan, please click on Standish-Sterling.



You are now on our TSACG Plan Sponsor Page. Here you will find a list of our approved vendors as well as other useful information. To get the salary reduction form, please scroll to the bottom section of the page listed forms.



Please complete the form and fax toll free to 866-908-7582. It's a good idea to send a copy of your form to Jeanine at the Administration Office. That way she knows to watch for the change approval to come through. The SRA Service Team at our plan administrator is available to help you from 7:00am to 7:00pm CT. Questions regarding the salary reduction agreement process should be directed to the SRA Team at (toll free) 888-796-3786, option 5.

Standish-Sterling Community Schools is also excited to provide our employees' access to TSACG's Financial Wellness Site. You can access the site at <https://tsacg.myfinancialwellnesscenter.com/> . In addition to information on retirement plans, there is helpful information on budgeting, home mortgages, car loans, etc. Please take a moment to review the site.

We are excited to make the SRA process more efficient and provide a dedicated SRA team at our plan administrator to answer your questions and provide this financial tool.