



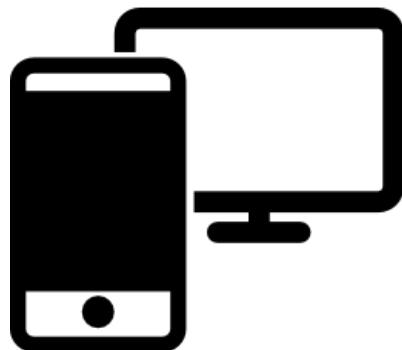
Welcome to the BENCOR OBRA Plan

The Town of Lunenburg provides the BENCOR OBRA Plan as an important retirement benefit for all part-time, seasonal and temporary employees. This letter provides general information about the plan and outlines available resources for you to get more detailed information.

Key Features of your OBRA Plan

- All eligible employees are automatically enrolled in the program.
- All eligible employees make a 7.5% pre-tax contribution into a retirement account in their name.
- All contributions permanently save Social Security 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* through your employer's benefits department or benefits web portal.

2. Online

www.bencorplans.com

Click on **Participant Login**, select your State, County and Employer then click on **Log In**.

For first time users, click on **New User** and follow the prompts.

For returning users, enter your User ID and Password, select Participant from the drop-down menu and **Login**.

3. BENCOR National Participant Service Center

866-296-9712

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

4. Your Local BENCOR Support Team:

Barry Sylvia 508-997-9225

Mark Jones 413-297-4635