



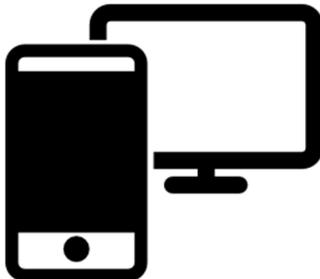
Welcome to the BENCOR OBRA Plan

The Town of North Attleborough 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

- If you are eligible, you are automatically enrolled in the program.
- Your employer will make a pre-tax contribution of 7.5% of your wages into a retirement account in your name.
- You will permanently save Social Security taxes that otherwise would be deducted from your wages.
- Income taxes are deferred on contributions to the plan until you withdraw the money from your account in the plan.
- Your plan account is always 100% vested and belongs only 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 508-326-7302

Mark Jones 413-297-4635

