

# 403(b) Plan Enrollment Instructions



These are instructions for **FIRST TIME USERS** creating a 403(b) account.

**TRADITIONAL 403(b):** This plan automatically deducts part of your salary into the retirement savings plan before taxes are taken out. The money grows tax-deferred until it's withdrawn, and then the taxes come due.



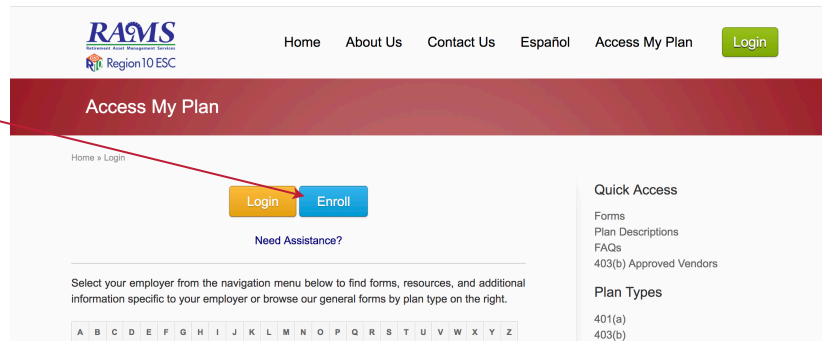
**ROTH 403(b):** This plan automatically deducts part of your salary into the retirement savings plan **after** taxes are taken out. The interest and earnings withdrawn from a Roth Account are tax-free if the distribution is considered “qualified.”

**REMINDER:** You can have both a traditional and a Roth 403(b)—and contribute to one or both at the same time—if allowed by your plan.

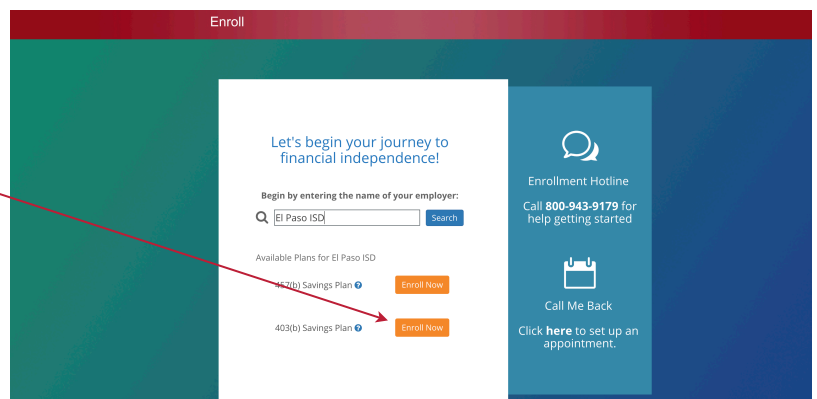
1. Go to [www.region10rams.org](http://www.region10rams.org) and click **Login**



2. Click on the **Enroll** button.



3. Type the name of your **Employer** in the search box and click **Enroll** on the **403(b) Savings Plan**



Remember all investing involves risk.

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3. Enter your **Social Security number** to continue.

If the website indicates that “**a user name and password already exists**,” then proceed with the following steps:

Enter your Social Security Number as the **username**, and your birthday in numerical digits (MMDDYYYY) as the **password**.

**For example:**

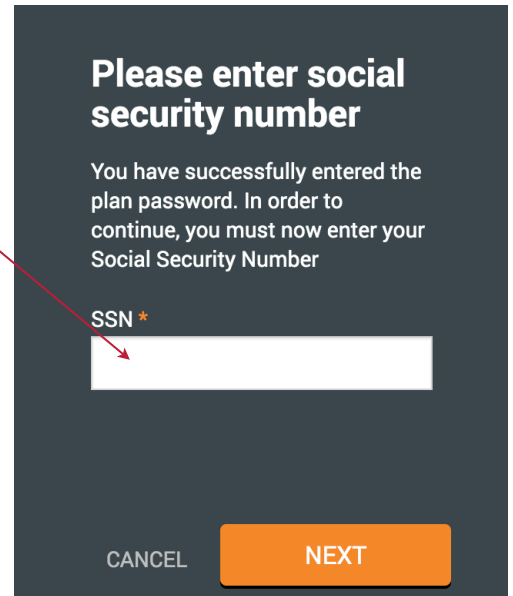
Social Security number: 123-45-6789

Birthday: 01/02/1980

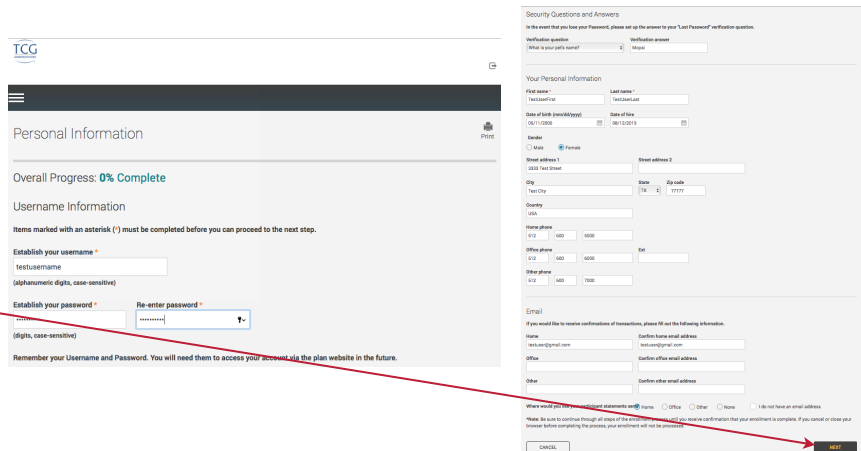
**Username:** 123456789

**Password:** 01021980

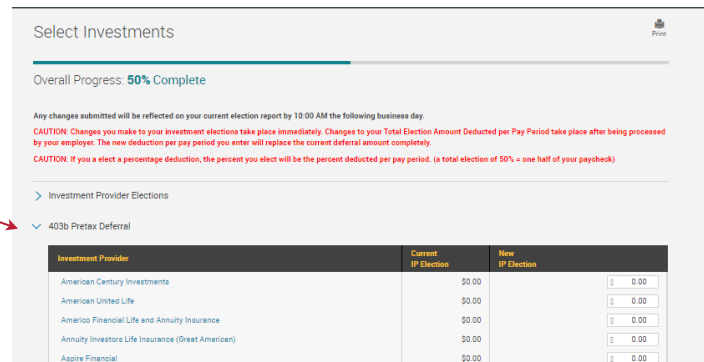
If you are still unable to login, please call **(800) 943-9179**.



4. Create your Username and Password; enter all personal information; then click **NEXT**.



5. Investment Elections—Under the **403b Pretax Deferral** heading are listed all 403(b) investment funds offered or (if allowed in your plan) click **403b Roth Deferral** to reveal all investment funds available for Roth contributions.



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6. Next you will apply the dollar amount of your contribution to the investment(s) of your choice.

6a. If you wish to make contribution on a pre-tax basis, click the 403(b) Pretax Deferral option and assign your elected amounts. Click the authorize checkbox to proceed with your enrollment.

6b. If you wish to make a Roth contribution, click the 403b Roth Deferral option and assign your elected amounts. Click the authorize checkbox to proceed with your enrollment.

Select Investments

Overall Progress: 50% Complete

Any changes submitted will be reflected on your current election report by 10:00 AM the following business day.

**CAUTION:** Changes you make to your investment elections take place immediately. Changes to your Total Election Amount Deducted per Pay Period take place after being processed by your employer. The new deduction per pay period you enter will replace the current deferral amount immediately.

**CAUTION:** If you elect a percentage deduction, the percent you elect will be the percent deducted per pay period. (A total election of 50% = one half of your paycheck)

Investment Provider Elections

403b Pretax Deferral

Investment Provider	Current \$ Election	New \$ Election
American Century Investments	\$0.00	\$ 0.00
American United Life	\$0.00	\$ 0.00
American Financial Life and Annuity Insurance	\$0.00	\$ 0.00
Amunds Investors Life Insurance (Great American)	\$0.00	\$ 0.00
Applied Financial	\$0.00	\$ 0.00
AXA Equitable Life Insurance	\$0.00	\$ 0.00
CM Life	\$0.00	\$ 0.00
Commonwealth Annuity	\$0.00	\$ 0.00
Fidelity Funds	\$0.00	\$ 0.00
Fidelity Funds	\$0.00	\$ 0.00
Fidelity Security Life Insurance Company	\$0.00	\$ 0.00
First Investors	\$0.00	\$ 0.00
Franklin Templeton Investments	\$0.00	\$ 0.00
GEN Securities Inc.	\$0.00	\$ 0.00
Horace Mann	\$0.00	\$ 0.00
Industrial Alliance Pacific (acquired by Security Benefit)	\$0.00	\$ 0.00
IGG Group	\$0.00	\$ 0.00
Jefferson National Life Insurance Company	\$0.00	\$ 0.00
Legend Group Inc.	\$0.00	\$ 0.00
Lincoln Financial Group	\$0.00	\$ 0.00
Lincoln Investment Planning Inc.	\$0.00	\$ 0.00
Met Life	\$0.00	\$ 0.00
MetLife National Life Insurance Company	\$0.00	\$ 0.00
MetLife Westlines of America	\$0.00	\$ 0.00
National Life Group	\$0.00	\$ 0.00
New York Life Insurance and Annuity Corporation	\$0.00	\$ 0.00
North American Co for Life and Health Insurance	\$0.00	\$ 0.00
Oppenheimer Funds Distributor	\$0.00	\$ 0.00
Prudential Retirement Services	\$0.00	\$ 0.00
PlanMember Svcs Corp.	\$0.00	\$ 0.00
ProSource Investments	\$0.00	\$ 0.00
Prober Investments	\$0.00	\$ 0.00
Security Benefit	\$0.00	\$ 0.00
Securian Group Funds	\$0.00	\$ 0.00
Symetra Life Insurance Company	\$0.00	\$ 0.00
T Rowe Price Trust Company	\$0.00	\$ 0.00
The Vanguard Group	\$0.00	\$ 0.00
Triennial Financial for Lifeforms	\$0.00	\$ 0.00
Transamerica Life Insurance Co.	\$0.00	\$ 0.00
USAA Life Insurance Company	\$0.00	\$ 0.00
Valic	\$0.00	\$ 0.00
VOYA Financial (Formerly ING Life)	\$0.00	\$ 0.00
VOYA Financial (Formerly ING Retailer)	\$0.00	\$ 0.00
Wabtec & Reed	\$0.00	\$ 0.00
Western National Life Insurance Company	\$0.00	\$ 0.00
<b>TOTAL</b>	<b>\$0.00</b>	<b>\$0.00</b>

I authorize the investment election changes to this money source

RESET TABLE

403b Roth Deferral

BACK NEXT

Select Investments

Overall Progress: 50% Complete

Any changes submitted will be reflected on your current election report by 10:00 AM the following business day.

**CAUTION:** Changes you make to your investment elections take place immediately. Changes to your Total Election Amount Deducted per Pay Period take place after being processed by your employer. The new deduction per pay period you enter will replace the current deferral amount completely.

**CAUTION:** If you elect a percentage deduction, the percent you elect will be the percent deducted per pay period. (A total election of 50% = one half of your paycheck)

Investment Provider Elections

403b Pretax Deferral

403b Roth Deferral

Investment Provider	Current \$ Election	New \$ Election
American Century Investments	\$0.00	\$ 0.00
Amunds Investors Life Insurance (Great American)	\$0.00	\$ 0.00
Applied Financial	\$0.00	\$ 0.00
AXA Equitable Life Insurance	\$0.00	\$ 0.00
Fidelity Funds	\$0.00	\$ 0.00
First Investors	\$0.00	\$ 0.00
GEN Securities Inc.	\$0.00	\$ 0.00
Horace Mann	\$0.00	\$ 0.00
Legend Group Inc.	\$0.00	\$ 0.00
Lincoln Financial Group	\$0.00	\$ 0.00
Lincoln Investment Planning Inc.	\$0.00	\$ 0.00
Met Life	\$0.00	\$ 0.00
National Life Group	\$0.00	\$ 0.00
Oppenheimer Funds Distributor	\$0.00	\$ 0.00
PlanMember Svcs Corp.	\$0.00	\$ 0.00
Security Benefit	\$0.00	\$ 0.00
Symetra Life Insurance Company	\$0.00	\$ 0.00
T Rowe Price Trust Company	\$0.00	\$ 0.00
Valic	\$0.00	\$ 0.00
VOYA Financial (Formerly ING Life)	\$0.00	\$ 0.00
VOYA Financial (Formerly ING Retailer)	\$0.00	\$ 0.00
<b>TOTAL</b>	<b>\$0.00</b>	<b>\$0.00</b>

I authorize the investment election changes to this money source

RESET TABLE

BACK NEXT

Remember all investing involves risk.

7. Review all entries. Make any changes using the **Edit** buttons.

Click **SUBMIT** when you are satisfied.

Dashboard Forms & Reports Plan Selection

Enrollment steps Print

Overall Progress: **66% Complete**

Confirm & Submit

If your enrollment information is correct, click below to submit your enrollment request.

Please Note:

**This submission will not create an account with the Investment Providers. By completing this election, you agree to the terms of the electronic safety reduction agreement, that can be viewed by [clicking here](#)**

[Edit](#)

Username: testusername  
 First name: TestUserFirst  
 Last name: TestUserLast  
 Street address 1: 3333 Test Street  
 Street address 2:  
 City: Test City  
 State: TX  
 Zip code: 77777  
 Country: USA  
 Date of birth: 05/11/2000  
 Date of hire: 08/12/2015

Home phone: (512) 600 - 5000  
 Office phone: (512) 600 - 6000 Ext  
 Other phone: (512) 600 - 7000  
 Home email address: testuser@gmail.com  
 Other email address:  
 Office email address:  
 Send email confirmation to: Home

Security Question

Security Question 1  
 What is your pet's name?  
 Answer 1  
 Mopsi

Investment Elections

Employee Deferral

All future contributions to the source will be invested as follows:

AXA Equitable Life Insurance : \$25.00  
 Jefferson National Life Insurance Company : \$25.00

If your enrollment information is correct, click below to submit your enrollment request.

**SUBMIT**

8. Well done! You are finished! Your six-digit Confirmation Number will be emailed to you.

**Please note:** Your contribution may be cancelled if you have not set up a account with the vendor(s). To review your vendor registrations, **click here**.

TCG ADMINISTRATORS

Dashboard Forms & Reports

Enrollment steps

Overall Progress: **100% Complete**

**✔ Congratulations! Your Account has been Created. The confirmation number for this transaction is: 348162**

You may access your account via the plan's website at any time using your Username and Password. If you elected to receive email confirmations, you will receive confirmation of your enrollment at the email address specified.

Reminders:

Your contribution may be cancelled if your Vendors and Products are not properly registered. To review your Product Registrations, [click here](#).

Remember all investing involves risk.