



## ESSDACK 403(b) / 457(b)

### Online Enrollment/Deferral Change Instructions

Begin at <https://www.yourbenefitaccount.net/yourfutureisdaily/> to access your account.

Please click the video links below for tips on accessing online features.

- [Online Enrollment - Guided](#)  
*Allows participants to choose their investments and contributions.*
- [Online Enrollment - Express](#)  
*Chooses the default investment type and contribution for the participant.*
- [Changing Deferral Amounts](#)  
*Example: Currently contributing \$100/pay period & want to increase to \$200/pay period.*  
**\* NOTE: Some districts may limit the number of times or times of the year when employees may change their retirement withholdings. Please check with your district before entering changes via the website.**  
*Example: Currently contributing \$25 Pre-tax & want to change to \$25 Roth.*
- [Changing Beneficiaries](#)  
*Examples: 1) You signed up single, but are now married and want to add your spouse.  
2) You want to add a child.  
3) You want to switch the primary beneficiary from your spouse to a Trust.*
- [Changing Investments for Future Contributions](#)  
*Example: You have 100% of your paycheck going to Fund A & want to switch it to Fund B.*
- [Changing Investments for Future Contributions AND Money Already in Your Account](#)  
*Example: You have 100% of your paycheck going to Fund A. 100% of your balance is also in Fund A. You want to change investments for future contributions to go to Fund B AND move all of the current balances to Fund B, as well.*
- [Moving Money \(Current Balances\)](#)  
*Example: You have your balances spread across 3 funds: 30% in Fund A, 30% in Fund B & 40% in Fund C. You want to move all of the money in Fund A to Fund B.*
- [Conforming to Target](#)  
*Example: You currently have your balance spread across 4 funds: Funds A, B, C & D all have 25% of the total balance. You want to spread the balance differently:  
15% in Fund A, 20% in Fund B, 25% in Fund C, 15% in Fund D & 25% in (NEW) Fund E.*



Questions? Email Luke McKee at [lmckee@compassfr.us](mailto:lmckee@compassfr.us) OR contact one of our offices:

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