

403(b) Plan Enrollment Instructions



These are instructions for **FIRST TIME USERS** creating a 403(b) account for the first time on www.CalSTRS403bComply.com.

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 The money grows tax-deferred until it's withdrawn, and then the taxes come due.



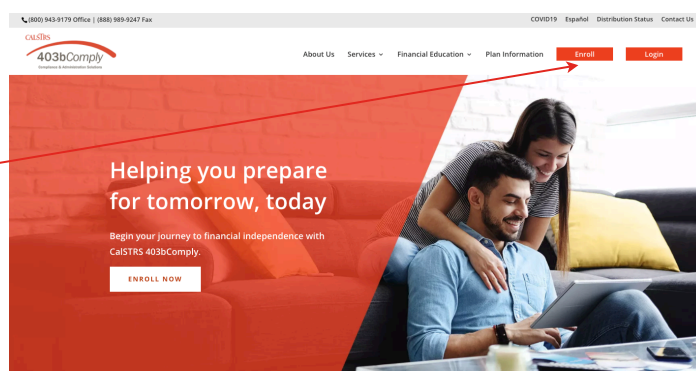
ROTH 403(b): This plan automatically deducts part of your salary into the retirement savings plan **after** taxes are taken out. The interest and earnings withdrawn from a Roth Account are tax-free if the distribution is considered “qualified.”

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.

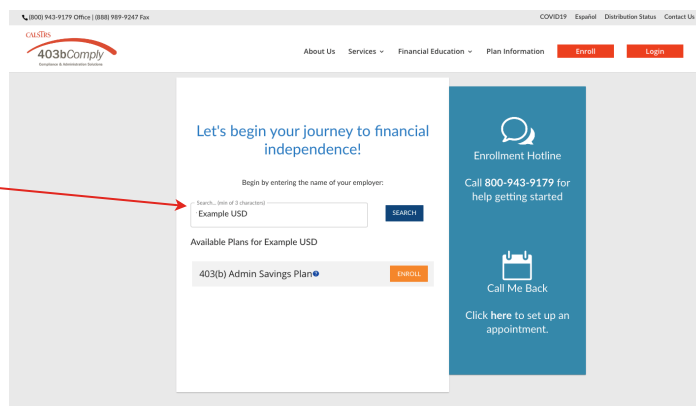
NOTE: You must establish a 403(b) account with an Approved Vendor before beginning the process below. As your third party administrators, TCG will handle your salary deferrals, manage loans/distributions, and more. Search for your employer at <https://calstrs403bcomply.com/documents> to view your Approved Vendor List.

NEW ACCOUNT INSTRUCTIONS

1. Go to www.calstrs403bcomply.com and click **Enroll**



2. In the search bar, type the name of your employer and click the **Enroll** button by the 403(b) Savings Plan.



Remember all investing involves risk.

CalSTRS 403(b) Enr. Inst. 6/2021

- Review the list of **Approved Vendors** and select one. You must contact a vendor on this list directly before creating your administration account with CalSTRS 403bComply.

You may use the phone number and website provided to begin your vendor account setup.

Please do not proceed until your account with a vendor has been established.

Vendor Name	Phone	Website	Step one: Establish your Account	Step two: Set your contributions
403b AIP (AIPex Financial Services)**	1-866-634-5873	Visit Website	Visit Website	ENROLL NOW
AIG Retirement Services (Formerly VALIC)**	800-448-2542	www.valic.com	www.valic.com	ENROLL NOW
American Century Investments**	800-265-2523	Visit Website	Visit Website	ENROLL NOW
American Fidelity	800-642-2113	Visit Website	Visit Website	ENROLL NOW
American Funds Distributors (Only available through AIPex)**	1-866-634-5873	Visit Website	Visit Website	ENROLL NOW

- Once your account has been established, return to this Enrollment page and click **Enroll Now** next to the approved vendor you chose.

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

- Create your Username and Password and click **NEXT**.

Remember all investing involves risk.

7. Fill in all the required details and then then click **NEXT**.

Security Questions and Answers

In the event that you lose your Password, please set up the answer to your "Lost Password" verification question.

Verification question: What is your pet's name? Verification answer: Mopsi

Your Personal Information

First name: TestUserFirst Last name: TestUserLast

Date of birth (mm/dd/yyyy): 05/11/2000 Date of hire: 08/12/2015

Gender: ☐ Male ☒ Female

Street address 1: 3333 Test Street Street address 2:

City: Test City State: TX Zip code: 77777

Country: USA

Home phone: 512 600 5000

Office phone: 512 600 6000 Ext:

Other phone: 512 600 7000

Email

If you would like to receive confirmations of transactions, please fill out the following information.

Home: testuser@gmail.com Confirm home email address: testuser@gmail.com

Office: Confirm office email address:

Other: Confirm other email address:

Where would you like your participant statements sent? ☒ Home ☐ Office ☐ Other ☐ None ☐ I do not have an email address

*Note: Be sure to continue through all steps of the enrollment process until you receive confirmation that your enrollment is complete. If you cancel or close your browser before completing the process, your enrollment will not be processed.

CANCEL NEXT

8. 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.

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

Investment Provider	Current UP Election	New UP Election
American Century Investments	\$0.00	\$ 0.00
American United Life	\$0.00	\$ 0.00
Americo Financial Life and Annuity Insurance	\$0.00	\$ 0.00
Annuity Investors Life Insurance (Great American)	\$0.00	\$ 0.00
Aspire Financial	\$0.00	\$ 0.00

Remember all investing involves risk.

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

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 and to proceed with your enrollment.

If you wish to make a Roth contribution, click the **403(b) Roth Deferral** option and assign your elected amounts. Click the authorize checkbox and 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 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

403(b) 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
Annuity Investors Life Insurance (Great American)	\$0.00	\$0.00
Apple 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
Frost Investments	\$0.00	\$0.00
Franklin Templeton Investments	\$0.00	\$0.00
GW Securities Inc.	\$0.00	\$0.00
Horace Mann	\$0.00	\$0.00
Industrial Alliance Pacific (acquired by Security Benefit)	\$0.00	\$0.00
ISC Group	\$0.00	\$0.00
Jaffarian 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 Westmont 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 Wealth Insurance	\$0.00	\$0.00
Oppenheimer Funds Distributor	\$0.00	\$0.00
Oppenheimer Funds Distributor	\$0.00	\$0.00
PlannedMember Securities Corp.	\$0.00	\$0.00
PlannedMember Securities Corp.	\$0.00	\$0.00
ProSource Investments	\$0.00	\$0.00
ProSource Investments	\$0.00	\$0.00
ProSource Investments	\$0.00	\$0.00
Security Benefit	\$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
The Vanguard Group	\$0.00	\$0.00
Trident Financial for Life Insurance	\$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
VINA Financial (Formerly ING Life)	\$0.00	\$0.00
VINA Financial (Formerly ING Life)	\$0.00	\$0.00
VINA Reinsurer (Formerly ING Reinsurer)	\$0.00	\$0.00
Western National Life Insurance Company	\$0.00	\$0.00
	\$0.00	\$0.00

☐ I authorize the investment election changes to this money source

403(b) 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

403(b) Pretax Deferral

403(b) Roth Deferral

Investment Provider	Current \$ Election	New \$ Election
American Century Investments	\$0.00	\$0.00
Annuity Investors Life Insurance (Great American)	\$0.00	\$0.00
Apple Financial	\$0.00	\$0.00
AXA Equitable Life Insurance	\$0.00	\$0.00
Fidelity Funds	\$0.00	\$0.00
Fidelity Funds	\$0.00	\$0.00
Frost Investments	\$0.00	\$0.00
Franklin Templeton Investments	\$0.00	\$0.00
GW 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
MetLife National Life Insurance Company	\$0.00	\$0.00
MetLife Westmont of America	\$0.00	\$0.00
National Life Group	\$0.00	\$0.00
Oppenheimer Funds Distributor	\$0.00	\$0.00
Oppenheimer Funds Distributor	\$0.00	\$0.00
PlannedMember Securities Corp.	\$0.00	\$0.00
PlannedMember Securities Corp.	\$0.00	\$0.00
ProSource Investments	\$0.00	\$0.00
ProSource Investments	\$0.00	\$0.00
ProSource Investments	\$0.00	\$0.00
Security Benefit	\$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
VINA Financial (Formerly ING Life)	\$0.00	\$0.00
VINA Financial (Formerly ING Life)	\$0.00	\$0.00
VINA Reinsurer (Formerly ING Reinsurer)	\$0.00	\$0.00
	\$0.00	\$0.00

☐ I authorize the investment election changes to this money source

RESET TABLE

BACK NEXT

Remember all investing involves risk.

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

Click **SUBMIT** when you are satisfied.

Dashboard Forms & Reports Plan Selection

Enrollment steps

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 salary reduction agreement, that can be viewed by [clicking here](#)

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
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
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
Life Insurance Company of the Southwest : \$10.00
PlanMember Svcs Corp. : \$35.00
Rydex Investments : \$25.00
Transamerica Life Insurance Co : \$60.00

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

SUBMIT

11. Well done! You are finished! Your Confirmation Number will be emailed to you.

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

TCG

Dashboard Forms & Reports Plan Selection

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 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 Registration, [click here](#).

Remember all investing involves risk.