

457(b) Plan Enrollment Instructions

These instructions are for creating and accessing a traditional 457(b) account and/or a Roth 457(b) account.

Traditional 457(b)

Selecting pre-tax contributions allows you to contribute a portion of your salary to a retirement savings account before taxes are taken out. The money invests tax-deferred, meaning you don't pay taxes on the contributions or earnings until you withdraw the funds.

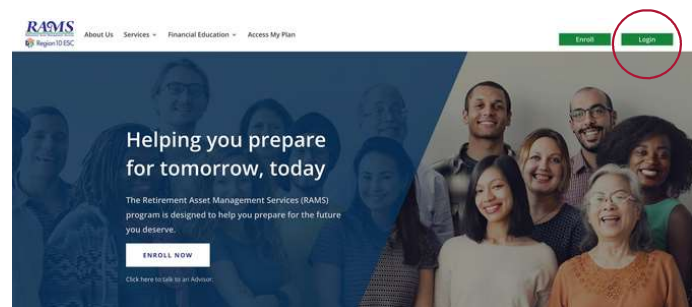
Roth 457(b)

Selecting Roth contributions allows you to contribute a portion of your salary to a retirement savings account after taxes are taken out. The interest and any earnings withdrawn from a Roth account are tax-free if the distribution is considered "qualified."

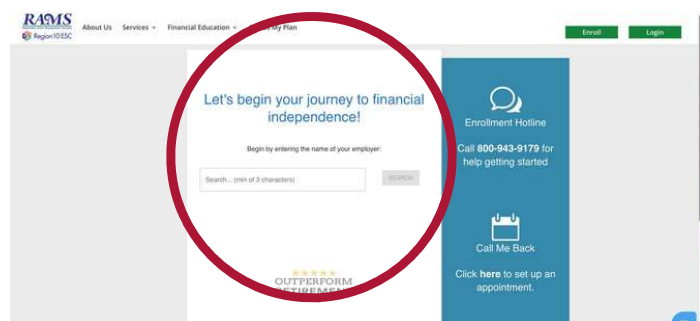
Reminder

You can have both a traditional and a Roth 457(b)—and contribute to one or both at the same time—if allowed by your plan.

1. Go to www.ramsretirement.com and click **Login**. Next click on the **Enroll** button.



2. Type the name of your employer in the search box and click on the **Enroll** button.



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:

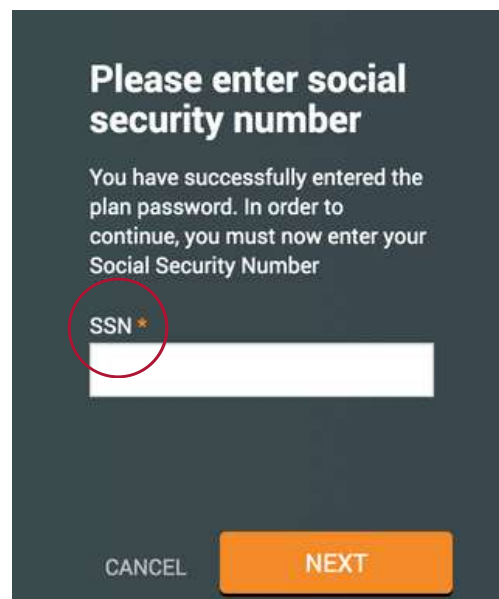
Social Security number: 123-45-6789

Birthday: 01/02/1980

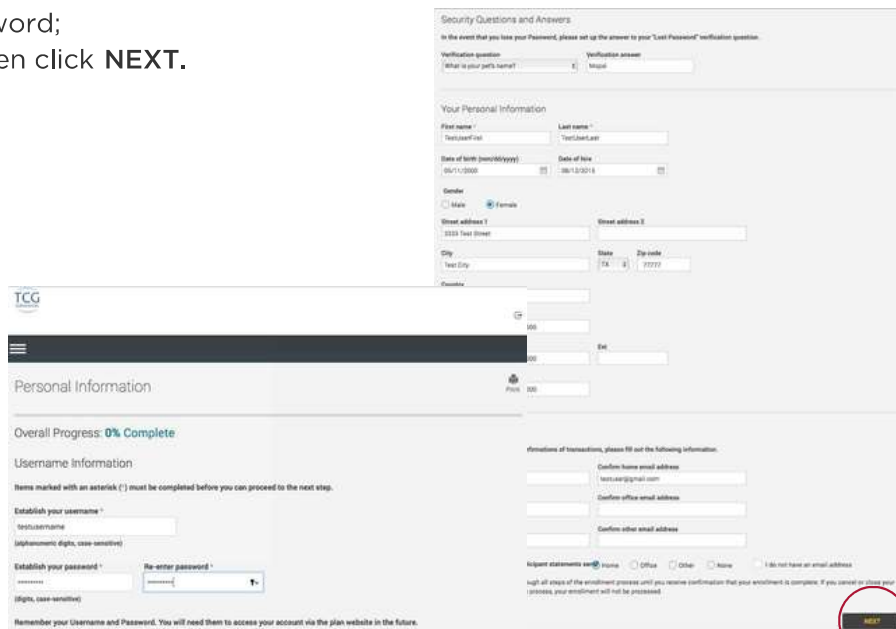
Username: 123456789

Password: 01021980

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

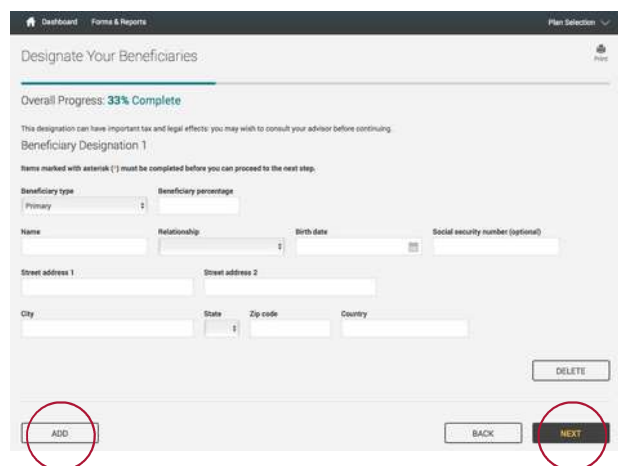


4. Create your Username and Password;
enter all personal information; then click **NEXT**.



5. Designate your beneficiaries on this screen. After you insert your Primary beneficiary's information, click **ADD** to add additional beneficiaries.

Click **NEXT** when you are done.



6. Contributions

Make your selection from the drop down box—either the **Pre-Tax** or post-tax **Roth** contribution type.

Enter the contribution dollar amount per pay period. (If allowed by your district, you may select your funds by percentages.)

Click **NEXT**.

Please note that the contribution amount is the amount you want deducted from your paycheck **EVERY** pay period.

Dashboard Forms & Reports Plan Selection

Contributions

Overall Progress: **40% Complete**

Current Contribution Amounts

Last Web/VRSJ Contribution	Total
Pre-Tax Deferral	\$0.00 per pay period
Roth	\$0.00 per pay period

Change Contribution Amounts
Please enter a contribution percentage or dollar amount that your employer will deduct from your compensation each payroll period for deposit to your account.

> Rules and Criteria

Action	Contribution Type	Percent/Dollar	Current Contribution	New Contribution Rate
No change	Pre-Tax Deferral	Dollar	Not contributing	0.00 per pay period
No change	Roth	Dollar	Not contributing	0.00 per pay period

RESET BACK NEXT

7. Click **All Sources** to reveal the funds available.

Dashboard Forms & Reports Plan Selection

Select Investments

Overall Progress: **50% Complete**

The investment elections you enter below will be applied to all sources of contributions (including any employer contributions). Please note that once you have completed the enrollment process, you can always change your investment elections. For more information, please contact your plan administrator once you have completed the enrollment process.

I elect to invest all future contributions (including employee and employer contributions) as follows.

> Rules and Criteria

> **All Sources**

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8. Here you will apply the dollar amount (or percentage) of your contribution to the investment(s) of your choice.

Once you are satisfied with your choices and your total at the bottom of the page equals 100%, click **NEXT**.

I elect to invest all future contributions (including employee and employer contributions) as follows.

> Rules and Criteria

> All Sources

Investment	Current Elections	New Elections
RAMS Aggressive Growth	0.00%	0.00%
RAMS Capital Preservation	0.00%	0.00%
RAMS Conservative	0.00%	0.00%
RAMS Growth	0.00%	0.00%
RAMS Moderately Conservative	0.00%	0.00%
RAMS Signature Portfolio	0.00%	0.00%
SFA Continental Small	0.00%	0.00%
SFA Int'l Small Cap Value	0.00%	0.00%
SFA Large Cap International	0.00%	0.00%
SFA US Large Company Portfolio	0.00%	0.00%
Vanguard Total Stock Index	0.00%	0.00%
SFA US Large Value	0.00%	0.00%
Vanguard Wellington	0.00%	0.00%
Blackrock Total Return Instl	0.00%	0.00%
Columbia Corporate Income Fund Y	0.00%	0.00%
MetLife Stable Value Fund	0.00%	0.00%
Victory Emerging Markets Small Cap I	0.00%	0.00%
Victory Fund For Income	0.00%	0.00%
Goldman Sachs Commodity Strategy	0.00%	0.00%
SFA US Micro Cap	0.00%	0.00%
SFA US Small Company	0.00%	0.00%
SFA US Small Value	0.00%	0.00%
TOTAL	0.00%	0.00%

RESET TABLE

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9. Review all entries. Make any changes using the Edit buttons

Click **SUBMIT** when you are satisfied.

The screenshot shows the 'Enrollment steps' form with a progress bar at 66% Complete. It includes a 'Confirm & Submit' section with a warning note. Below is a 'Please Note' section with a red warning. The form contains two columns of input fields for personal information (Username, First name, Last name, Street address 1, Street address 2, City, State, Zip code, Country, Date of birth, Date of hire) and contact information (Home phone, Office phone, Other phone, Home email address, Other email address, Office email address, Send email confirmation to). There is an 'Edit' button next to the contact information. Below the personal information is a 'Security Question' section with a question and answer. The 'Investment Elections' section shows a table of future contributions to the source, including AKA Equitable Life Insurance, Jefferson National Life Insurance, Life Insurance Company of the Southwest, PlankMatter SaaS Corp., Rydex Investments, and Transamerica Life Insurance Co. There is an 'Edit' button next to the investment elections. At the bottom right, there is a 'SUBMIT' button.

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

The screenshot shows the 'Enrollment steps' form with a progress bar at 100% Complete. It includes a green banner with the message: 'Congratulations! Your Account has been Created. The confirmation number for this transaction is: 348162'. Below this, there is a paragraph explaining how to access the account and receive email confirmations. There is a 'Reminders' section with a paragraph about contribution cancellation and a link to review product registration.

11. From this **Dashboard** screen you can view the performance of your funds, change your contribution rate, manage your investments, etc.

Scroll down to see your chosen investments, fund ID, performance, paycheck deductions and balance.

(The two funds shown are examples only.)

The screenshot shows the 'My Dashboard' screen. It includes a 'My Dashboard' header with a 'Print' button. Below the header are two main sections: 'Account Balance' and 'Contribution Rate'. The 'Account Balance' section shows a balance of \$0.00. The 'Contribution Rate' section shows a contribution rate of 0.00. Below these sections are two buttons: 'MANAGE INVESTMENTS' and 'CHANGE CONTRIBUTION RATE'. The bottom section is 'My Portfolio', which includes a 'View' dropdown set to 'Overview' and a 'Performance model' dropdown set to '1-year'. Below this is a table with columns: Investment Name, Fund ID, Performance, From My Paycheck, and Balance. The table contains two rows: 'SFA US Large Company Portfolio' with Fund ID 'DFUEX' and 'Vanguard Total Stock Index' with Fund ID 'VTSMX'.

