

Steps to Enroll in a NCS D Sponsored 403(b), 457(b), ROTH, Supplemental Retirement Account (TSA).

The North Clackamas 403(b) plan is a voluntary retirement savings option allowing you to contribute via payroll deduction(s). You can choose between Traditional (pre-tax) or Roth (after-tax) contributions. Please be aware of annual contribution limits per IRS, (refer to UA Announcements or Administrator Penserv Plan services, Staff Only Benefit webpage, or contact ncbenefits@nclack.k12.or.us).

To enroll, follow these steps:

1. **Determine Your Contribution Amount:** Decide on the amount you wish to contribute per paycheck.
2. **Select a Vendor and Open an Account:** Review the Supplemental Retirement Penserv Flyer for a list of approved vendors with active North Clackamas SD TSA Payroll Slots. Contact your chosen vendor/representative to open an account linked to NCS D.
3. **For vendor information, fees, or Special Catch-up eligibility,** contact the plan Administrator Penserv Plan Services at 803.791.4923 or service@penserv.com or the local team at PenServ's Oregon office teampnw@penserv.com 503.444.3054.
4. **Complete a Salary Deferral Agreement (SRA) Form:** Work with your new advisor to complete the 403(b) SRA form. Print, sign, and submit it to the benefits department or have your agent submit it for you. For Vanguard (Self-Managed TSA), provide a screenshot of your member portal confirming NCS D enrollment. For Oregon Savings Growth Plan (OSGP) 457(b), submit the SRA online through your OSGP portal (note: OSGP reports to NCS D on the 1st of each month).
5. **Submit the SRA Form to NCS D Benefits:**
 - o **Courier:** 957: Attn: Benefits at North Clackamas
 - o **Email:** ncbenefits@nclack.k12.or.us
 - o **Mail:** North Clackamas School District Attn: Benefits, 12400 SE Freeman Way, Milwaukie, OR 97222

SRA requests are subject to the payroll cut-off date, which is the 10th of each month.

Important Information:

Your most recent 403(b) SRA on file remains active until you submit a new form to cancel the agreement, change your contribution amount, or change vendors. North Clackamas School District may reduce or suspend contributions to comply with IRS limits.