

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): 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 The money grows tax-deferred until it's withdrawn—then the taxes come due.

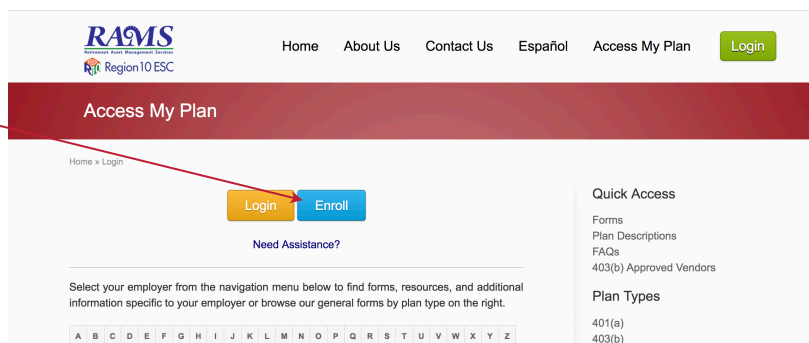
ROTH 457(b): This plan automatically deducts part of your salary into the retirement savings plan **after** taxes are taken out. The interest and earnings withdrawn from a Roth account are tax-free if the distribution is considered “qualified.”

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

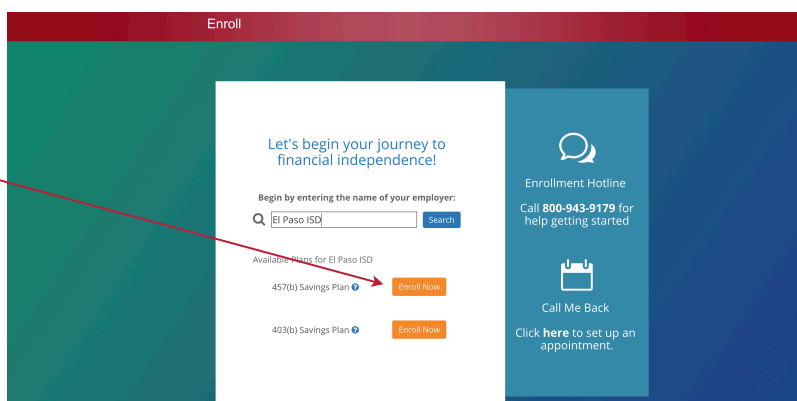
1. Go to www.region10rams.org and click **Login**



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



3. Type the name of your **Employer** in the search box and click **Enroll** on the **457(b) Savings Plan**



Remember all investing involves risk.

4. 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**.

Please enter social security number

You have successfully entered the plan password. In order to continue, you must now enter your Social Security Number

SSN *

CANCEL NEXT

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

TCG

Personal Information

Overall Progress: 0% Complete

Username Information

Items marked with an asterisk (*) must be completed before you can proceed to the next step.

Establish your username *

testusername

(alphanumeric digits, case-sensitive)

Establish your password *

testpassword

(digits, case-sensitive)

Re-enter password *

testpassword

Remember your Username and Password. You will need them to access your account via the plan website in the future.

Security Questions and Answers

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

Verification question

What is your pet's name?

Verification answer

None

Your Personal Information

First name *

Last name *

Date of birth (MM/DD/YYYY)

Date of hire

Gender

Street address 1

Street address 2

City

State

Zip code

Country

Home phone

Office phone

Other phone

Email

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

Name

Default home email address

Default office email address

Other email address

Where would you like your participant statements sent?

None

Do not have an email address

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

CANCEL NEXT

6. 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.

Dashboard Forms & Reports Plan Selection

Designate Your Beneficiaries

Overall Progress: 33% Complete

This designation can have important tax and legal effects: you may wish to consult your advisor before continuing.

Beneficiary Designation 1

Items marked with asterisk (*) must be completed before you can proceed to the next step.

Beneficiary type

Primary

Beneficiary percentage

Name

Relationship

Birth date

Social security number (optional)

Street address 1

Street address 2

City

State

Zip code

Country

DELETE

ADD

BACK NEXT

Remember all investing involves risk.

7. 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.

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

9. 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**.

Remember all investing involves risk.

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

Click **SUBMIT** when you are satisfied.

Enrollment steps

Overall Progress: **66% Complete**

Confirm & Submit

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

Personal Information

Username: TESTUSER
First name: TESTFIRST
Last name: TESTLAST
Street address 1: 0000 TEST ADDRESS
City: CEDAR PARK
State: TX
Zip code: 78613
Country: USA
Date of birth: 03/03/1980

Home phone: (555) 222-1212
Office phone: 0 - Ext
Other phone: 0 -
Home email address: TESTEMAIL@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: Lola

Salary Deferral Elections

Pre-tax contributions: Deduct \$222.00 each pay period.
Roth 401(k) contributions: Deduct \$444.00 each pay period.

Beneficiary Designations

Primary beneficiary

Name: TEST HUSBAND
Beneficiary Percentage: 100.00%
Relationship: Spouse
Birth date: 06/02/1986
Home Address: 111 TEST BENEFCIARY ST
City: CEDAR PARK
State: TX
Zip code: 78613
Country: USA
Social security number (optional): XXX-XX-7963

Investment Elections

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

DFA US Large Company Portfolio: 25.00%
Vanguard Total Stock Index: 75.00%

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

SUBMIT

11. Well done! You are finished! Your six-digit confirmation number will be emailed to you.

Enrollment steps

Overall Progress: **100% Complete**

✓ Congratulations! Your Enrollment is Complete.

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:

The investment elections you entered during the enrollment process will apply to all sources of contributions. For more information, please contact your plan administrator.

GO TO PLAN

12. 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.)

My Dashboard

Account Balance: \$0.00

Contribution Rate

Pre-tax: \$0
Roth: \$0

MANAGE INVESTMENTS **CHANGE CONTRIBUTION RATE**

My Portfolio

View: Overview | Performance model: 1-year

| Investment Name | Fund ID | Performance | From My Paycheck | Balance |
|--------------------------------|---------|-------------|------------------|---------|
| DFA US Large Company Portfolio | DPLSX | -1.19% | 25% | \$0.00 |
| Vanguard Total Stock Index | VTSMX | -8.04% | 75% | \$0.00 |

Remember all investing involves risk.