

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)

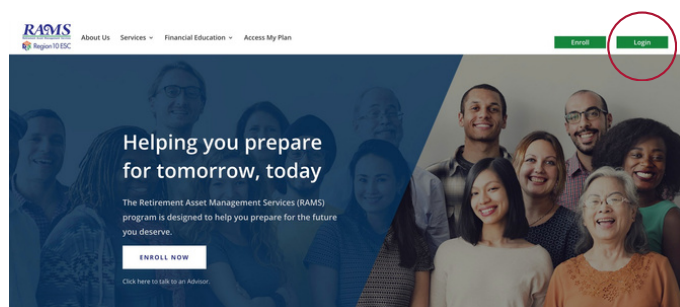
Selecting Roth contributions allows you to contribute a portion of your salary to a retirement savings account after taxes are taken out. The interest and any earnings withdrawn from a Roth account are tax-free if the distribution is considered "qualified."

Reminder

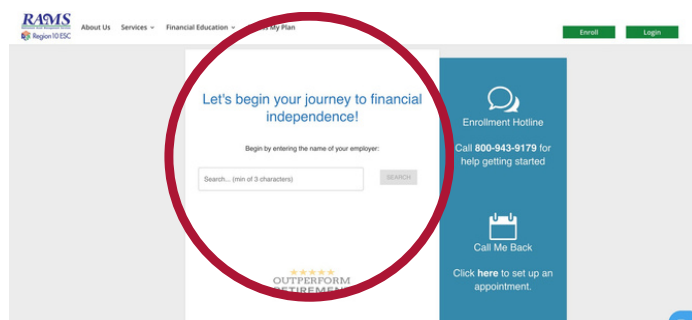
You can have both a traditional and a Roth 457(b)—and contribute to one or both at the same time—if allowed by your plan.

1. Go to www.ramsretirement.com

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:

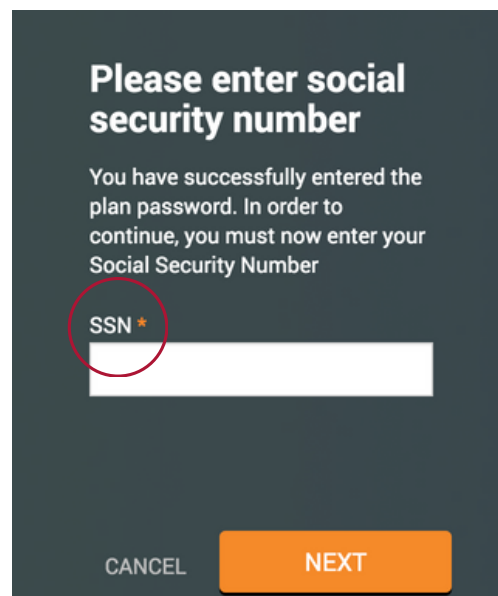
Social Security number: 123-45-6789

Birthday: 01/02/1980

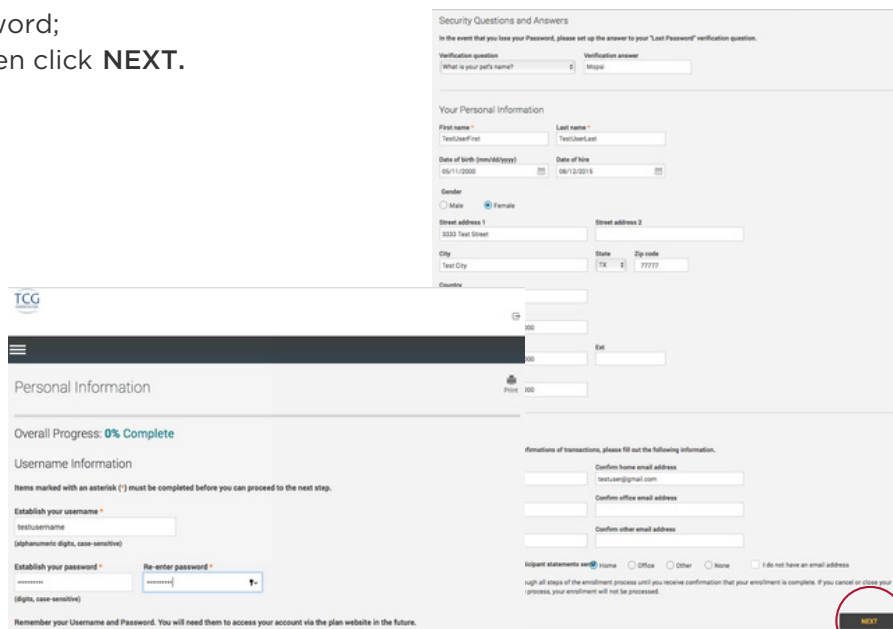
Username: 123456789

Password: 01021980

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

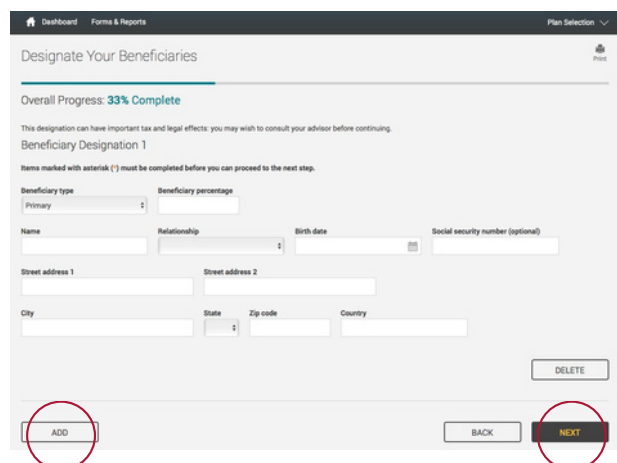


4. Create your Username and Password;
enter all personal information; then click **NEXT**.



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.

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

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

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

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

- > Rules and Criteria
- > All Sources

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**.

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%
DFA Continental Small	0.00%	0.00%
DFA Intl Small Cap Value	0.00%	0.00%
DFA Large Cap International	0.00%	0.00%
DFA US Large Company Portfolio	0.00%	0.00%
Vanguard Total Stock Index	0.00%	0.00%
DFA US Large Value	0.00%	0.00%
Vanguard Wellington	0.00%	0.00%
Blackrock Total Return Intl	0.00%	0.00%
Columbia Corporate Income Fund V	0.00%	0.00%
Met Life 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%
DFA US Micro Cap	0.00%	0.00%
DFA US Small Company	0.00%	0.00%
DFA US Small Value	0.00%	0.00%
TOTAL	0.00%	0.00%

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 note about account creation. Below this is a 'Please Note' section with a red warning. The form contains fields for Username, First name, Last name, Street address 1, Street address 2, City, State, Zip code, Country, Date of birth, Date of hire, Home phone, Office phone, Other phone, Home email address, Office email address, and Send email confirmation to. There is also a 'Security Question' section with a question and answer. At the bottom, there is an 'Investment Elections' section with a table of future contributions to the source.

Investment	Amount
AXA Equitable Life Insurance	\$25.00
Jefferson National Life Insurance	\$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

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 section for 'Reminders' and a note about contribution cancellation.

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 with a progress bar at 100% Complete. It includes sections for 'Account Balance', 'Contribution Rate', and 'My Portfolio'. The 'My Portfolio' section shows a table of investments with columns for Investment Name, Fund ID, Performance, From My Paycheck, and Balance.

Investment Name	Fund ID	Performance	From My Paycheck	Balance
SFA US Large Company Portfolio	DFUSX	-0.11%	25%	\$0.00
Vanguard Total Stock Index	VTSAX	-0.04%	75%	\$0.00



TCG Administrators | 900 S Capital of Texas Hwy, Ste 350, Austin, TX 78746 | Office 800.943.9179 | Fax 888.989.9247 | www.ramsretirement.com

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