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.

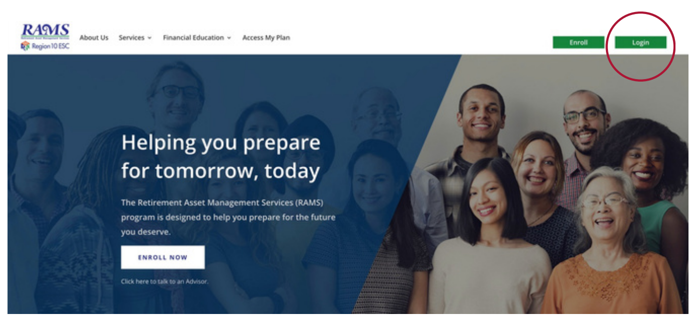
Roth 457(b)

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 The interest and any earnings withdrawn from a Roth account are tax-free if the distribution is considered “qualified.”

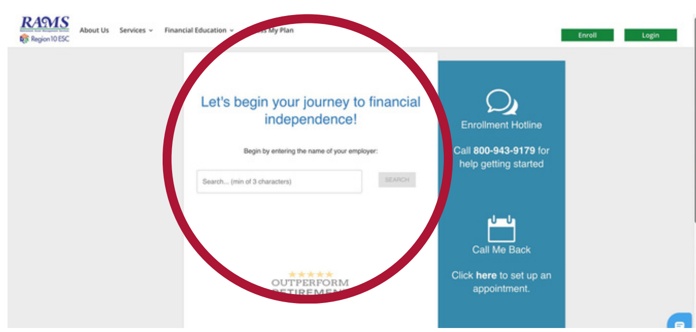
Reminder

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.

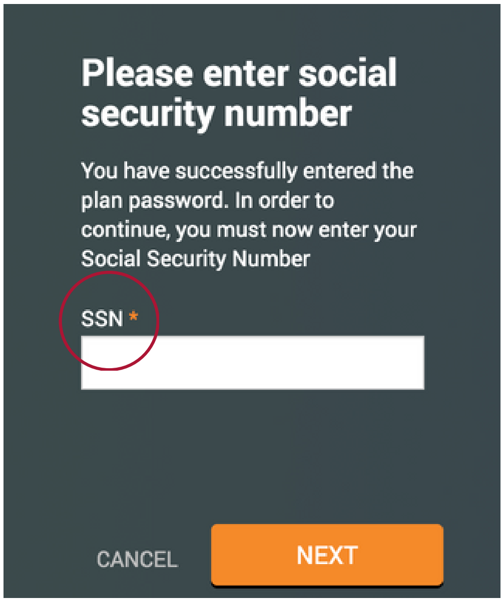
   If the website indicates that "**a user name and password already exists,**" then proceed with the following steps:

   Enter your Social Security Number as the **username**, and your birthday in numerical digits (MMDDYYYY) as the **password.**

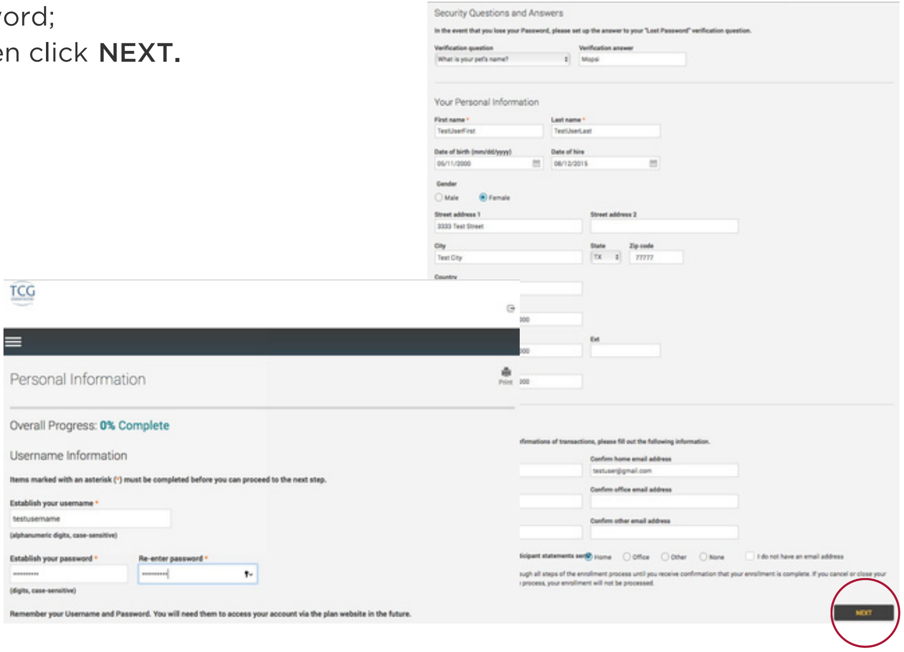
   For example:
   Social Security number: 123-45-6789
   Birthday: 01/02/1980

   Username: 123456789
   Password: 01021980

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

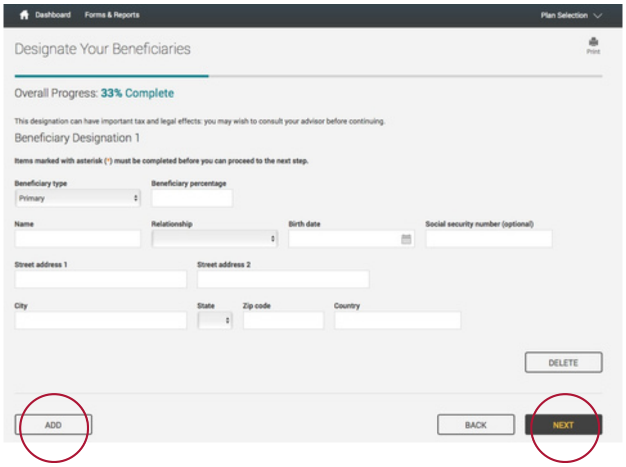


4. Create your Username and Password; enter all personal information; then click **NEXT.**



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.

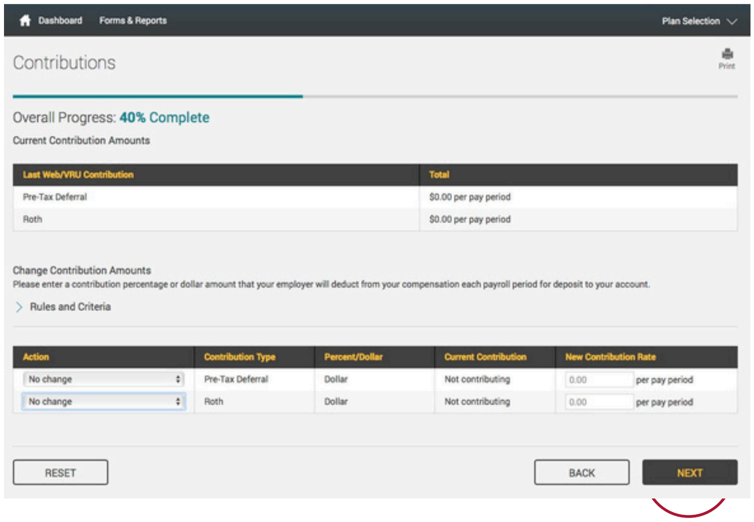


6. <u>Contributions</u>
   Make your selection from the drop down box—either the **Pre-Tax** or post-tax **Roth** contribution type.

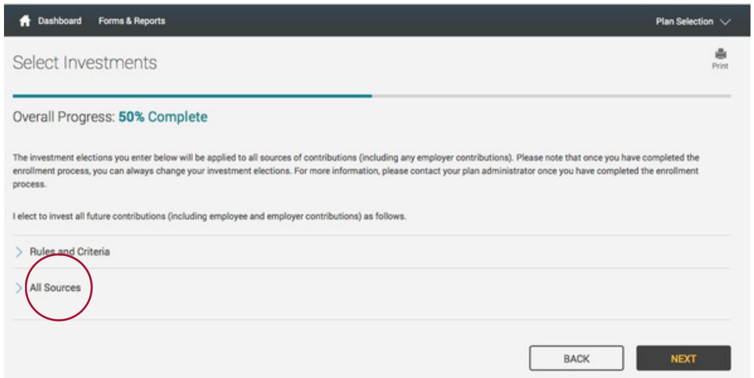
   Enter the contribution dollar amount per pay period. (If allowed by your district, you may select your funds by percentages.)

   Click **NEXT.**

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

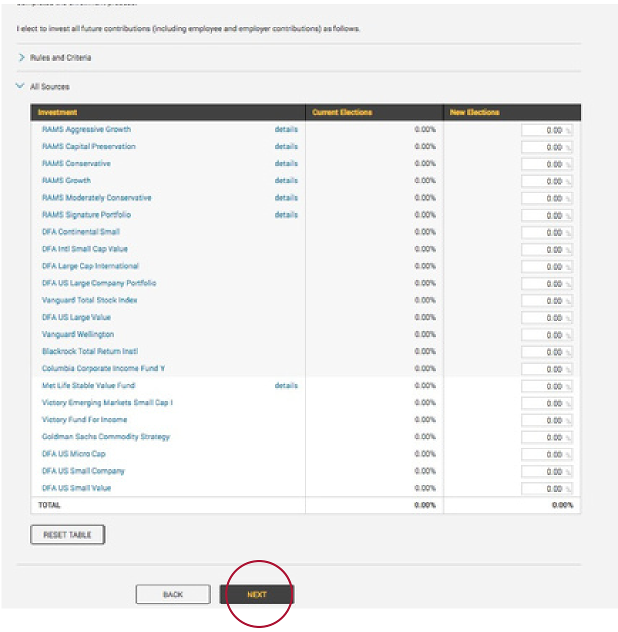


7. Click **All Sources** to reveal the funds available.



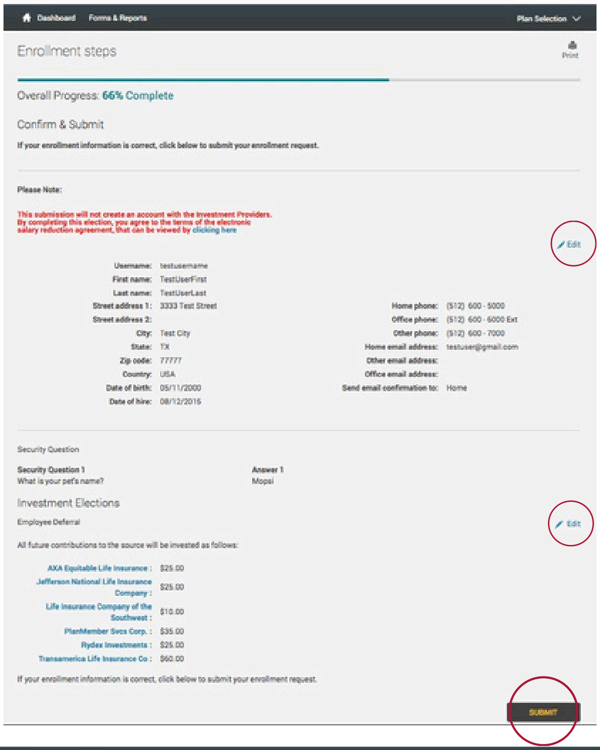
8. Here you will apply the dollar amount (or percentage) of your contribution to the investment(s) of your choice.

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

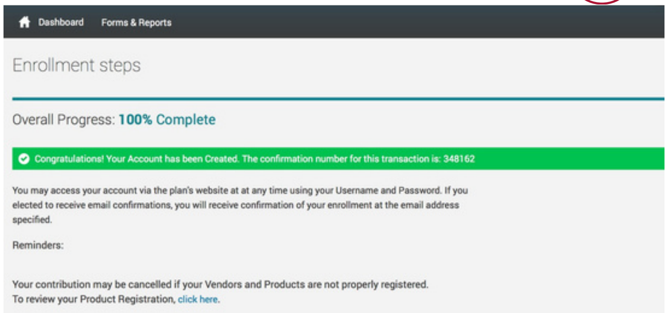


9. Review all entries. Make any changes using the Edit buttons

Click **SUBMIT** when you are satisfied.



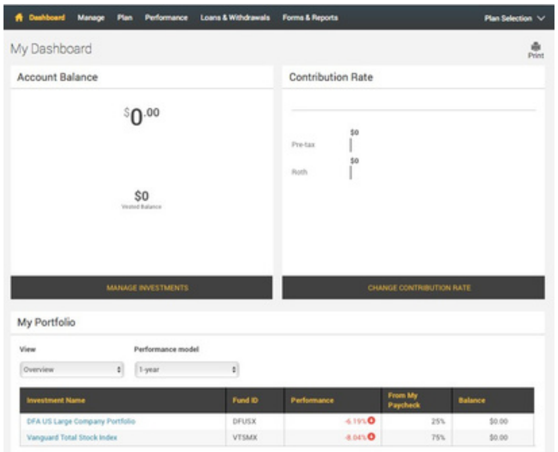
10. Well done! You are finished! Your six-digit Confirmation Number will be emailed to you.



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.)



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