

**Step 1 – *Enroll Online Today*** – Go to [www.my457account.com](http://www.my457account.com), click on [Retirement Plan Login](#) (above the InvesTrust logo), click on "**New User**" when enrolling for the first time and enter Plan Password (case sensitive): **Castle**  
Follow the instructions to Enroll Today! Call an InvesTrust Retirement Plan Specialist if you need assistance at 1-866-848-0258, Monday – Friday, 8:00 a.m. to 5:00 p.m.

**Step 2 –** Decide how much to invest and enter your contribution per pay period – 10%, is often a good start.  
For calendar year 2020 (Jan. - Dec.) you may contribute up to the IRS maximum contribution limit of \$19,500. If you are age 50 or older (or will be age 50 on or before 12/31/2020) you may contribute an additional \$6,000 (\$26,000 total)

**Step 3 –** Select how you want to invest your contributions among the investment options available in the plan.

## Get started today!



Your decision to start now could help you accumulate more at retirement. And look at the difference you can make in your total potential account value by putting away just a few dollars more of your pay on a pre-tax basis.

Start Today!	Contribute \$50 of your monthly salary	Contribute \$100 of your monthly salary
Potential account value in 10 years	\$8,289	\$16,579
Potential account value in 25 years	\$37,949	\$75,898

**This hypothetical illustration is based on the following assumptions:**

The indicated contribution rate remains constant throughout the periods shown. Your account increases at the hypothetical annual rate of return of 7% compounded annually. You make neither withdrawals nor loans. All earnings are reinvested. IRS limits on compensation and pretax contributions apply. Current limits are indexed and adjusted for cost of living increases using a hypothetical inflation rate of 3% annually. All calculations assume contributions are made the last day of the year.

Investment performance and fund descriptions are available online at:  
<http://ffinvest.my457account.com>

Retirement Plan Calculators are available online at:  
[www.investrust.com/financial-calculators-2/](http://www.investrust.com/financial-calculators-2/)

### Castleberry ISD 457(b) Plan