

403(b) Plan Enrollment Instructions



These are instructions for **FIRST TIME USERS** creating a 403(b) account.

TRADITIONAL 403(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 The money grows tax-deferred until it's withdrawn, and then the taxes come due.



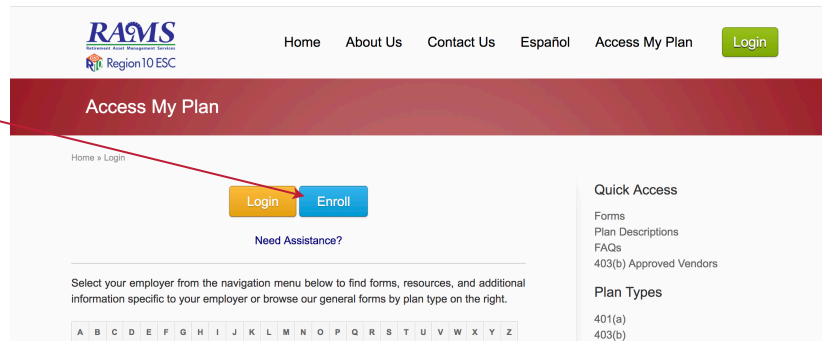
ROTH 403(b): This plan automatically deducts part of your salary into the retirement savings plan **after** taxes are taken out. The interest and earnings withdrawn from a Roth Account are tax-free if the distribution is considered “qualified.”

REMINDER: You can have both a traditional and a Roth 403(b)—and contribute to one or both at the same time—if allowed by your plan.

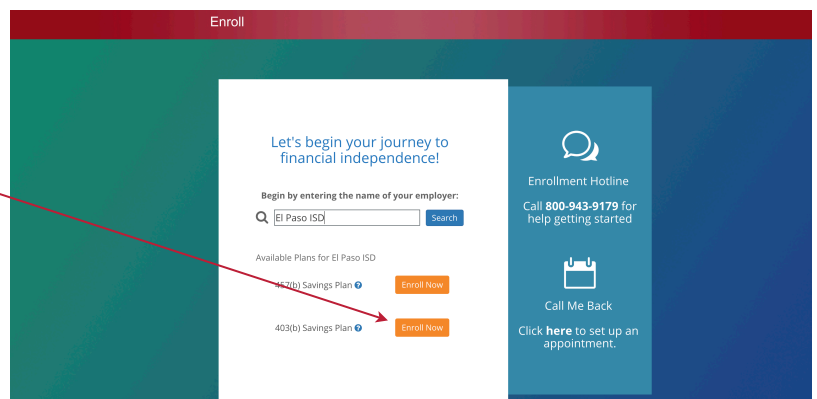
1. Go to www.region10rams.org and click **Login**



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



3. Type the name of your **Employer** in the search box and click **Enroll** on the **403(b) Savings Plan**



Remember all investing involves risk.

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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:

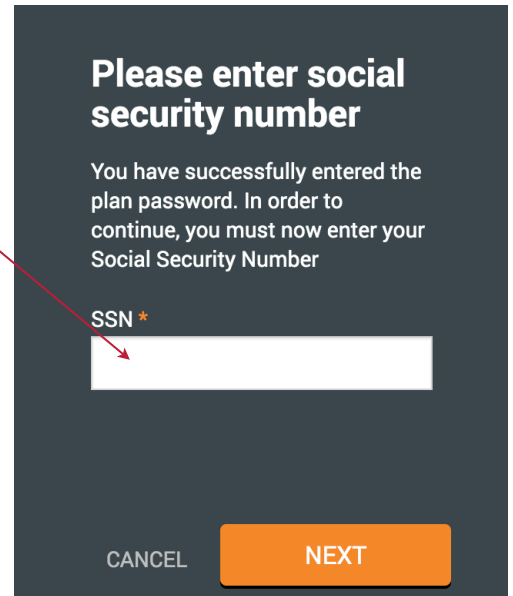
Social Security number: 123-45-6789

Birthday: 01/02/1980

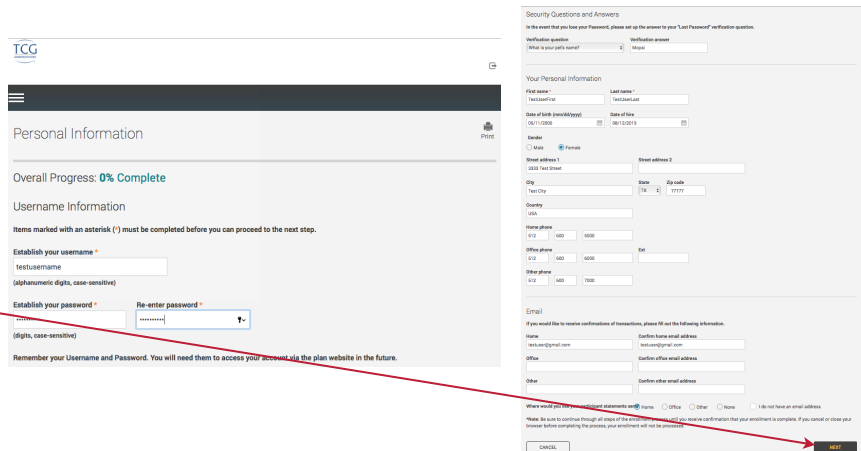
Username: 123456789

Password: 01021980

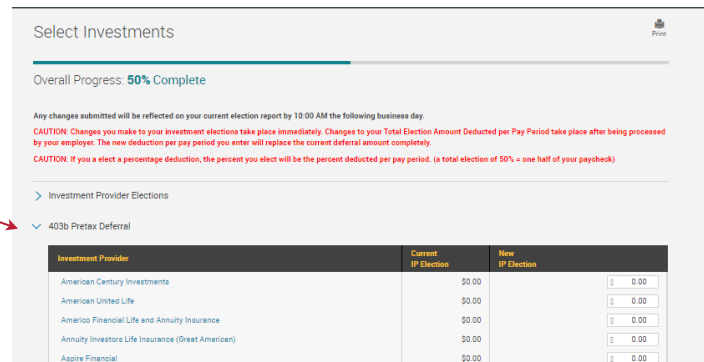
If you are still unable to login, please call **(800) 943-9179**.



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



5. Investment Elections—Under the **403b Pretax Deferral** heading are listed all 403(b) investment funds offered or (if allowed in your plan) click **403b Roth Deferral** to reveal all investment funds available for Roth contributions.



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6. Next you will apply the dollar amount of your contribution to the investment(s) of your choice.

6a. If you wish to make contribution on a pre-tax basis, click the 403(b) Pretax Deferral option and assign your elected amounts. Click the authorize checkbox to proceed with your enrollment.

6b. If you wish to make a Roth contribution, click the 403b Roth Deferral option and assign your elected amounts. Click the authorize checkbox to proceed with your enrollment.

Select Investments

Overall Progress: 50% Complete

Any changes submitted will be reflected on your current election report by 10:00 AM the following business day.

CAUTION: Changes you make to your investment elections take place immediately. Changes to your Total Election Amount Deducted per Pay Period take place after being processed by your employer. The new deduction per pay period you enter will replace the current deferral amount immediately.

CAUTION: If you elect a percentage deduction, the percent you elect will be the percent deducted per pay period. (A total election of 50% = one half of your paycheck)

Investment Provider Elections

403b Pretax Deferral

Investment Provider	Current \$ Election	New \$ Election
American Century Investments	\$0.00	\$ 0.00
American United Life	\$0.00	\$ 0.00
American Financial Life and Annuity Insurance	\$0.00	\$ 0.00
Amunds Investors Life Insurance (Great American)	\$0.00	\$ 0.00
Applied Financial	\$0.00	\$ 0.00
AAA Equitable Life Insurance	\$0.00	\$ 0.00
CM Life	\$0.00	\$ 0.00
Commonwealth Annuity	\$0.00	\$ 0.00
Fidelity Funds	\$0.00	\$ 0.00
Fidelity Funds	\$0.00	\$ 0.00
Fidelity Security Life Insurance Company	\$0.00	\$ 0.00
First Investors	\$0.00	\$ 0.00
Franklin Templeton Investments	\$0.00	\$ 0.00
GEN Securities Inc.	\$0.00	\$ 0.00
Horace Mann	\$0.00	\$ 0.00
Industrial Alliance Pacific (acquired by Security Benefit)	\$0.00	\$ 0.00
IGG Group	\$0.00	\$ 0.00
Jefferson National Life Insurance Company	\$0.00	\$ 0.00
Legend Group Inc.	\$0.00	\$ 0.00
Lincoln Financial Group	\$0.00	\$ 0.00
Lincoln Investment Planning Inc.	\$0.00	\$ 0.00
Met Life	\$0.00	\$ 0.00
Midland National Life Insurance Company	\$0.00	\$ 0.00
Modern Woodmen of America	\$0.00	\$ 0.00
National Life Group	\$0.00	\$ 0.00
New York Life Insurance and Annuity Corporation	\$0.00	\$ 0.00
North American Co for Life and Health Insurance	\$0.00	\$ 0.00
Oppenheimer Funds Distributor	\$0.00	\$ 0.00
Prudential Retirement Services	\$0.00	\$ 0.00
PlanMember Svcs Corp.	\$0.00	\$ 0.00
InvestSource Investments	\$0.00	\$ 0.00
Fidelity Investments	\$0.00	\$ 0.00
Security Benefit	\$0.00	\$ 0.00
Investment Group Funds	\$0.00	\$ 0.00
Symetra Life Insurance Company	\$0.00	\$ 0.00
T Rowe Price Trust Company	\$0.00	\$ 0.00
The Vanguard Group	\$0.00	\$ 0.00
Investment Financial for LifeAnnuity	\$0.00	\$ 0.00
Transamerica Life Insurance Co.	\$0.00	\$ 0.00
USAA Life Insurance Company	\$0.00	\$ 0.00
Valic	\$0.00	\$ 0.00
VITA Financial (Formerly ING Life)	\$0.00	\$ 0.00
VITA Financial (Formerly ING Retailer)	\$0.00	\$ 0.00
Wabtec & Ford	\$0.00	\$ 0.00
Western National Life Insurance Company	\$0.00	\$ 0.00
TOTAL	\$0.00	\$0.00

I authorize the investment election changes to this money source

RESET TABLE

403b Roth Deferral

BACK NEXT

Select Investments

Overall Progress: 50% Complete

Any changes submitted will be reflected on your current election report by 10:00 AM the following business day.

CAUTION: Changes you make to your investment elections take place immediately. Changes to your Total Election Amount Deducted per Pay Period take place after being processed by your employer. The new deduction per pay period you enter will replace the current deferral amount immediately.

CAUTION: If you elect a percentage deduction, the percent you elect will be the percent deducted per pay period. (A total election of 50% = one half of your paycheck)

Investment Provider Elections

403b Pretax Deferral

403b Roth Deferral

Investment Provider	Current \$ Election	New \$ Election
American Century Investments	\$0.00	\$ 0.00
Amunds Investors Life Insurance (Great American)	\$0.00	\$ 0.00
Applied Financial	\$0.00	\$ 0.00
AAA Equitable Life Insurance	\$0.00	\$ 0.00
Fidelity Funds	\$0.00	\$ 0.00
First Investors	\$0.00	\$ 0.00
GEN Securities Inc.	\$0.00	\$ 0.00
Horace Mann	\$0.00	\$ 0.00
Legend Group Inc.	\$0.00	\$ 0.00
Lincoln Financial Group	\$0.00	\$ 0.00
Lincoln Investment Planning Inc.	\$0.00	\$ 0.00
Met Life	\$0.00	\$ 0.00
National Life Group	\$0.00	\$ 0.00
Oppenheimer Funds Distributor	\$0.00	\$ 0.00
PlanMember Svcs Corp.	\$0.00	\$ 0.00
Security Benefit	\$0.00	\$ 0.00
Symetra Life Insurance Company	\$0.00	\$ 0.00
T Rowe Price Trust Company	\$0.00	\$ 0.00
Valic	\$0.00	\$ 0.00
VITA Financial (Formerly ING Life)	\$0.00	\$ 0.00
VITA Retailer (Formerly ING Retailer)	\$0.00	\$ 0.00
TOTAL	\$0.00	\$0.00

I authorize the investment election changes to this money source

RESET TABLE

BACK NEXT

Remember all investing involves risk.

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

Click **SUBMIT** when you are satisfied.

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

Please note: Your contribution may be cancelled if you have not set up an account with the vendor(s). To review your vendor registrations, **click here**.

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