

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 The money grows tax-deferred until it's withdrawn—then the taxes come due.

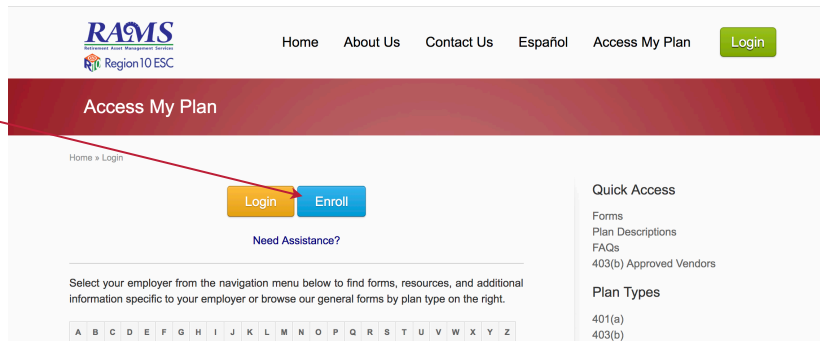
**ROTH 457(b):** This plan automatically deducts part of your salary into the retirement savings plan **after** taxes are taken out. The interest and earnings withdrawn from a Roth account are tax-free if the distribution is considered “qualified.”

**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.

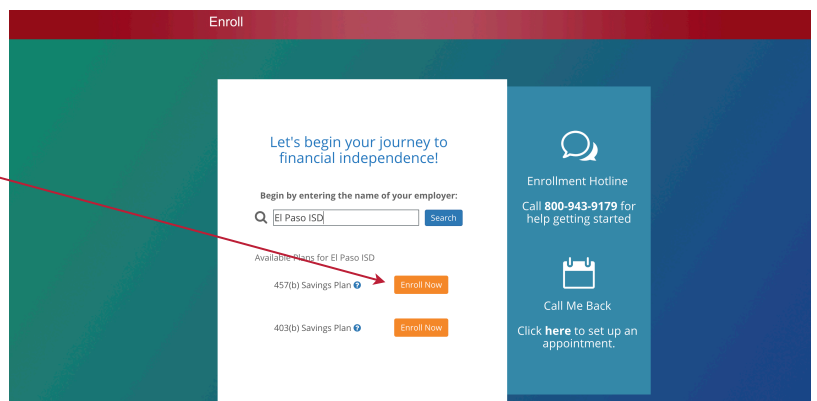
1. Go to [www.region10rams.org](http://www.region10rams.org) and click **Login**



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:**

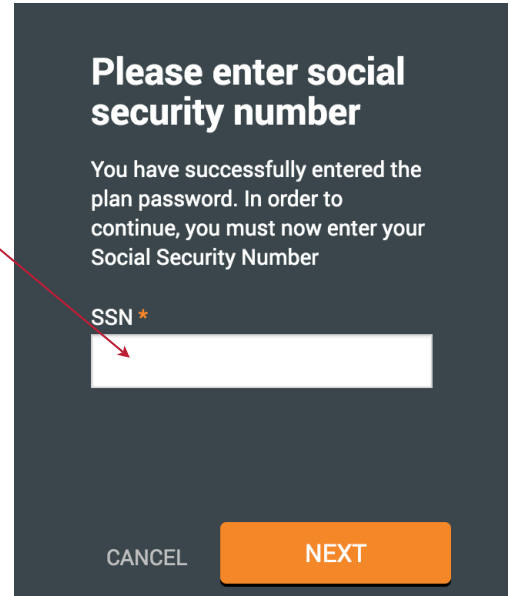
Social Security number: 123-45-6789

Birthday: 01/02/1980

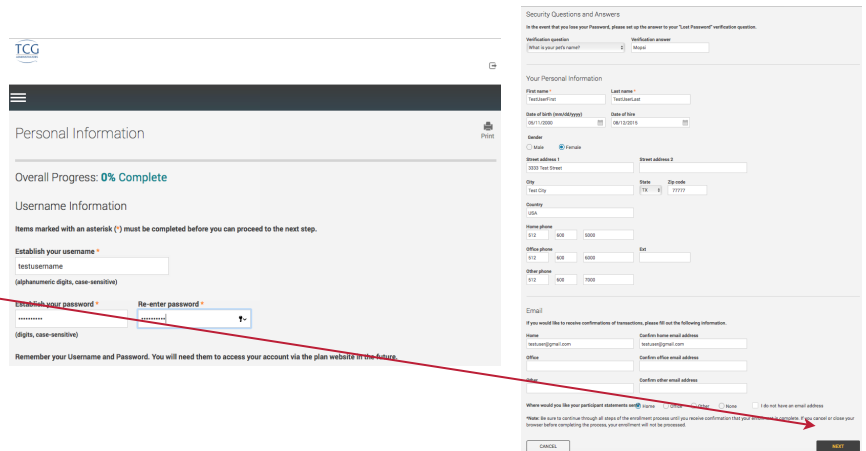
**Username:** 123456789

**Password:** 01021980

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

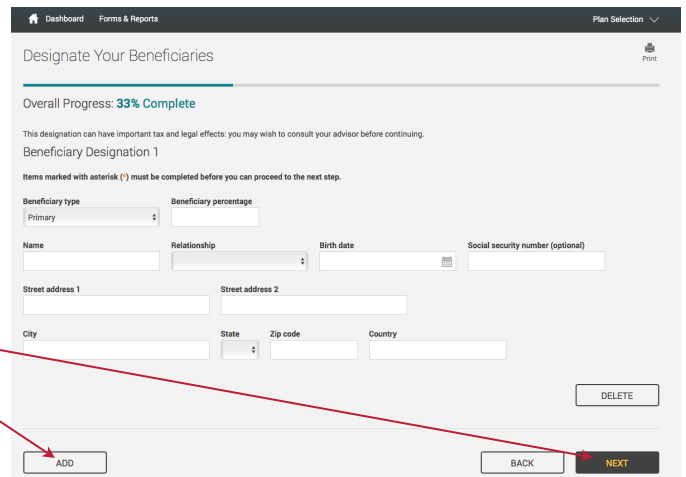


5. Create your Username and Password; enter all personal information; then click **NEXT**.



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.



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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  
 Street address 2:  
 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  
 Street address 1: 111 TEST BENEFCIARY ST  
 Street address 2:  
 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	DFLUSX	-1.1%	25%	\$0.00
Vanguard Total Stock Index	VTSMX	-8.04%	75%	\$0.00

Remember all investing involves risk.