

403(b) Plan Enrollment Instructions

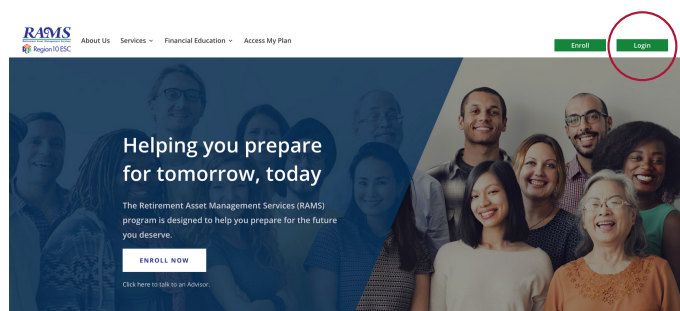
These are instructions for **FIRST TIME USERS** creating a 403(b) account.

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 The money grows tax-deferred until it's withdrawn, and then the taxes come due.

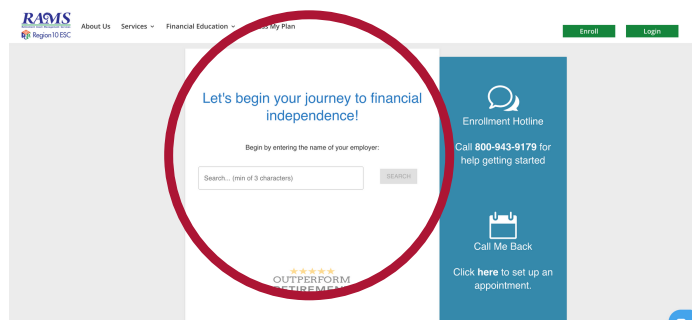
ROTH 403(b): This plan automatically deducts part of your salary into the retirement savings plan after taxes are taken out. The interest and earnings withdrawn from a Roth Account are tax-free if the distribution is considered "qualified."

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**. Next click on the **Enroll** button.



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



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:

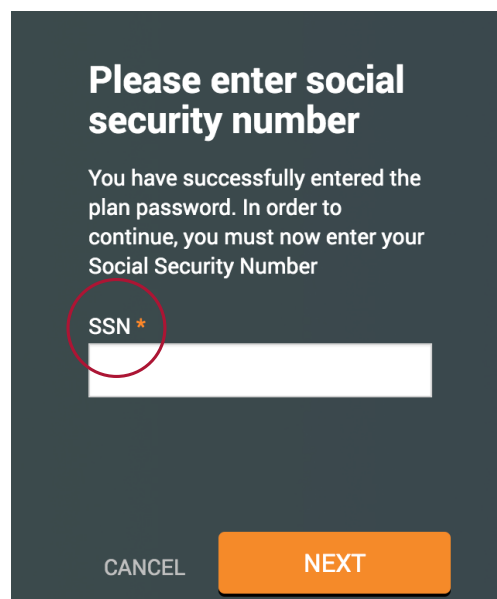
Social Security number: 123-45-6789

Birthday: 01/02/1980

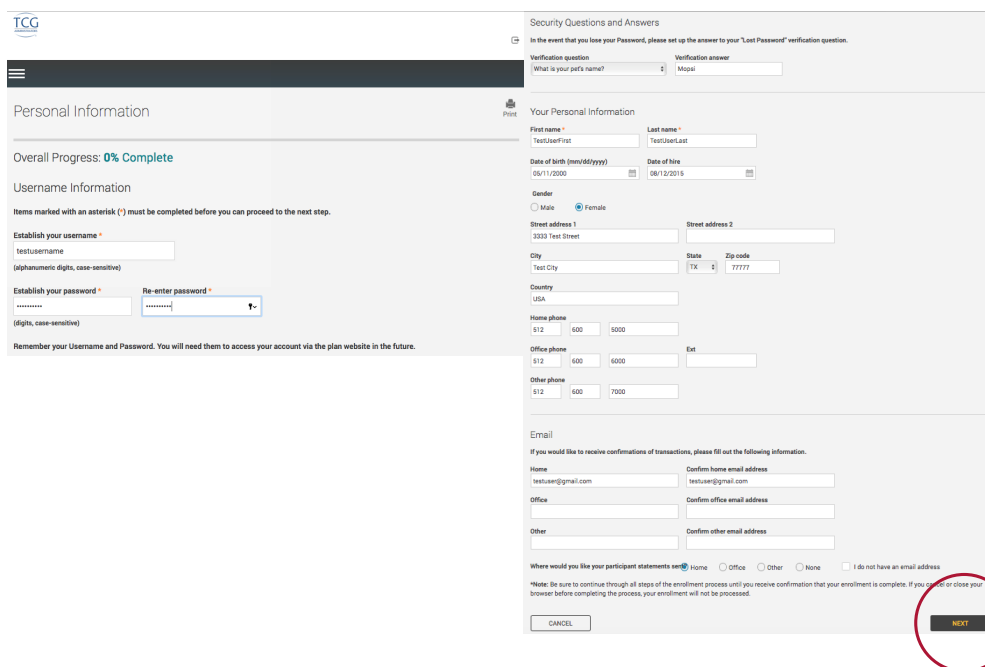
Username: 123456789

Password: 01021980

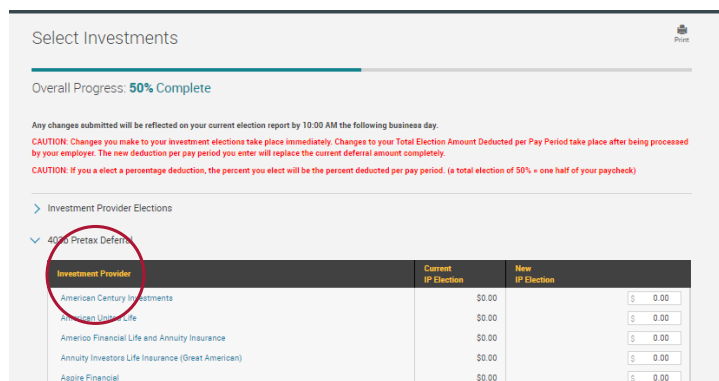
If you are still unable to login, please call **(800) 943-9179**



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



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



Investment Provider	Current IP Election	New IP Election	
American Century Investments	\$0.00		\$ 0.00
American United Life	\$0.00		\$ 0.00
Amerigo Financial Life and Annuity Insurance	\$0.00		\$ 0.00
Annuity Investors Life Insurance (Great American)	\$0.00		\$ 0.00
Aspire Financial	\$0.00		\$ 0.00

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.

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 default amount completely.
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

403(b) 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
Annuity Investors Life Insurance (Great American)	\$0.00	0.00
Argo Financial	\$0.00	0.00
AXA Equitable Life Insurance	\$0.00	0.00
CM Life	\$0.00	0.00
Commonwealth Annuity	\$0.00	0.00
FAMF Funds	\$0.00	0.00
Federated Funds	\$0.00	0.00
Fidelity Security Life Insurance Company	\$0.00	0.00
Frost Investments	\$0.00	0.00
Franklin Templeton Investments	\$0.00	0.00
GWIN Securities Inc.	\$0.00	0.00
Horseshoe Mann	\$0.00	0.00
Industrial Alliance Pacific (acquired by Security Benefit)	\$0.00	0.00
ISC 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
Mut Life	\$0.00	0.00
Mutland 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
Opportunity Funds Distributor	\$0.00	0.00
Periagis Retirement Services	\$0.00	0.00
Plaidmember Serv Corp	\$0.00	0.00
RiverSource Investments	\$0.00	0.00
Rydex Investments	\$0.00	0.00
Security Benefit	\$0.00	0.00
Seitronics 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
Thrivent Financial for Lutherans	\$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
VONA Financial (Formerly ING Life)	\$0.00	0.00
VONA Reaffector (Formerly ING Reaffector)	\$0.00	0.00
Wellsf & Ford	\$0.00	0.00
Western National Life Insurance Company	\$0.00	0.00
	\$0.00	\$0.00

☐ I authorize the investment election changes to this money source

RESET TABLE

403(b) Roth Deferral

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NEXT

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 default amount completely.
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

403(b) Pretax Deferral

403(b) Roth Deferral

Investment Provider	Current \$ Election	New \$ Election
American Century Investments	\$0.00	0.00
Annuity Investors Life Insurance (Great American)	\$0.00	0.00
Argo Financial	\$0.00	0.00
AXA Equitable Life Insurance	\$0.00	0.00
Federated Funds	\$0.00	0.00
Frost Investments	\$0.00	0.00
GWIN Securities Inc.	\$0.00	0.00
Horseshoe 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
Mut Life	\$0.00	0.00
National Life Group	\$0.00	0.00
Opportunity Funds Distributor	\$0.00	0.00
Plaidmember Serv 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
VONA Financial (Formerly ING Life)	\$0.00	0.00
VONA Reaffector (Formerly ING Reaffector)	\$0.00	0.00
	\$0.00	\$0.00

☐ I authorize the investment election changes to this money source

RESET TABLE

BACK

NEXT

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

Click **SUBMIT** when you are satisfied.

Dashboard Forms & Reports Plan Selection

Enrollment steps

Overall Progress: **66% Complete**

Confirm & Submit

If your enrollment information is correct, click below to submit your enrollment request.

Please Note:

This submission will not create an account with the Investment Providers. By completing this election, you agree to the terms of the electronic salary reduction agreement, that can be viewed by [clicking here](#)

Username: testusername
First name: TestUserFirst
Last name: TestUserLast
Street address 1: 3333 Test Street
Street address 2:
City: Test City
State: TX
Zip code: 77777
Country: USA
Date of birth: 05/11/2000
Date of hire: 08/12/2015
Home phone: (512) 600-5000
Office phone: (512) 600-6000 Ext
Other phone: (512) 600-7000
Home email address: testuser@gmail.com
Office email address:
Send email confirmation to: Home

Security Question

Security Question 1
What is your pet's name?
Answer 1
Mopsi

Investment Elections

Employee Deferral

All future contributions to the source will be invested as follows:

AXA Equitable Life Insurance : \$25.00
Jefferson National Life Insurance Company : \$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

If your enrollment information is correct, click below to submit your enrollment request.

SUBMIT

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**.

TCG

Dashboard Forms & Reports

Enrollment steps

Overall Progress: **100% Complete**

✔ Congratulations! Your Account has been Created. The confirmation number for this transaction is: 348162

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:

Your contribution may be cancelled if your Vendors and Products are not properly registered. To review your Product Registration, [click here](#).



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Disclosures:

Investment advisory services offered through TCG Advisors, an SEC Registered Investment Advisor. Insurance services offered through HUB International. TCG Advisors is a HUB International company.