HELPFUL GUIDE TO ESTABLISH A 403(b)/403(b)(7)

403(b) Tax Sheltered Annuity

Please review the following information before submitting a Salary Reduction Agreement (SRA) to First Financial Administrators, Inc. (FFA). New accounts and changes to existing accounts are not limited to a specified enrollment period; they can take place at any time.

STEPS TO ESTABLISH A NEW 403(b)/403(b)(7) ACCOUNT

1. First, you will need to choose a 403(b) provider from **www.ffga.com:**
   a. Select **Login** (right hand top corner)
   b. Select **Retirement Plan Information**
   c. Enter your employer name, select from the list that appears, then click **Submit**
   d. Select **Your Authorized Providers** (top right under "Related Resources")
2. Second, you will need to choose an agent to assist you with the enrollment process. If you do not already have an agent, you may contact the chosen provider for an agent near you, or you may search for one at **www.ffga.com:**
   a. Select **Login** (right hand top corner)
   b. Select **Retirement Plan Information**
   c. Enter your employer name, select from the list that appears, then click **Submit**
   d. Select **403(b) Agent Search** (top right under "Related Resources")
3. Complete the following form(s) and submit to the provider, with the help of your agent:
   a. Enrollment form(s) from your selected provider
   b. Disclosure Agreement (required for new accounts outside of Texas; only Texas is exempt)
4. After successfully opening your account, you must complete an SRA and submit it to FFA. Refer to the **Employees and Agents** section for SRA instructions.

STEPS FOR EXISTING 403(b)/403(b)(7) ACCOUNTS OPENED WITH FORMER EMPLOYERS

You may choose to establish a new account (refer to **Steps to Establish a New 403(b)/403(b)(7) Account** section), or you may be able to continue contributing to the account through your new employer. See if your existing provider is an available option with your new employer at **www.ffga.com:**

1. Select **Login** (right hand top corner)
2. Select **Retirement Plan Information**
3. Enter your employer name, select from the list that appears, then click **Submit**
4. Select **Your Authorized Providers** (top right under "Related Resources")
   a. If your current provider is authorized and you wish to continue contributions, complete an SRA (refer to **Employees and Agents** section) and a plan-to-plan transfer form, if required by your existing 403(b) plan. Contact your agent for assistance. Send both forms to FFA.
   b. If your current provider is not authorized, you will need to establish a new account (refer to **Steps to Establish a New 403(b)/403(b)(7) Account** section). You may be able to transfer funds from your existing account to your new account – contact each provider about the availability of this option. If transferring funds, complete a plan-to-plan transfer form. Contact your agent for assistance. After you have successfully enrolled, submit both forms to FFA.

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EMPLOYEES AND AGENTS

Only the FFA SRA will be accepted.

1. To obtain the SRA, go to **www.ffga.com**.
2. Select **Login** (right hand top corner)
3. Select **Retirement Plan Information**
4. Enter your employer name, select from the list that appears, then click **Submit**
5. Select **403(b) Forms & Information**
6. Select **403b Salary Reduction Agreement**
   a. The account number MUST be listed for new enrollments.
   b. An agent/broker signature is REQUIRED for new enrollments. (No Load companies are exempt from the agent signature requirement.)

Any payroll contribution changes (increase, decrease, or stop) to an established 403(b) account require a new SRA to FFA. These changes do not require an agent signature.

Please fax or mail all completed forms to FFA, Attn: Retirement Services.

FAX: 1-866-265-4594

REGULAR MAIL:
First Financial Administrators, Inc.
P.O. Box 670329
Houston, Texas 77267-0329
Attn: Retirement Services

OVERNIGHT MAIL:
First Financial Administrators, Inc.
11811 North Freeway, Suite 900
Houston, Texas 77060
Attn: Retirement Services

AGENT INFORMATION

All agents must enroll with FFA or forms will not be processed.

1. Go to **www.ffga.com**
2. Select **Menu** (right hand top corner)
3. Under "403(b) Agent Services," select **Agent Enrollment**
4. Select **Enroll Now**

   When you enroll, you are accepting the "**School District Rules for Solicitation**" for all employer plans FFA administers. **Agents must be enrolled for new business to be processed.**

AIG RETIREMENT SERVICES	www.aig.com/retirementservices	800.448.2542
AMERICAN CENTURY INVESTMENTS	www.americancentury.com/enroll	800.345.3533
AMERICAN FUNDS DISTRIBUTORS, INC	www.americanfunds.com/	800.421.4225
AMERICO FINANCIAL LIFE & ANNUITY INS CO.	www.americo.com	800.231.0801
AMERIPRISE FINANCIAL SERVICES, LLC	www.ameriprise.com	800.862.7919
ASPIRE FINANCIAL SERVICES, LLC	www.aspireonline.com	866.634.5873
EQUITABLE LIFE INSURANCE COMPANY	www.equitable.com/	800.628.6673
FEDERATED FUNDS	www.federatedinvestors.com	800.245.4770
FIDELITY SECURITY LIFE INS CO.	www.fslins.com	800.648.8624
FINPATH 403 (b)	www.financialpathway403b.com/	800.943.9179
FRANKLIN TEMPLETON INVESTMENTS	www.franklintempleton.com	800.527.2020
GLOBAL ATLANTIC FINANCIAL GROUP	www.globalatlantic.com	508.460.2401
GLP AND ASSOCIATES, INC.	www.glpwins.com	877.457.9467
GREAT AMERICAN INSURANCE GROUP	www.gafri.com	800.789.6771
GWN SECURITIES, INC.	www.gwnsecurities.com	561.472.2700
HORACE MANN	www.horacemann.com/	800.999.1030
HORACE MANN INVESTORS	www.horacemann.com	217.789.1870
INDUSTRIAL ALLIANCE PACIFIC LIFE INS & FIN. SVCS.	www.iaamerican.com	888.681.9201
INVESCO INVESTMENT SERVICES	www.invesco.com	800.959.4246
ISC GROUP, INC	www.iscgroup.com/	800.888.3520
LINCOLN FINANCIAL GROUP	www.lfg.com	800.454.6265
LINCOLN INVESTMENT PLANNING, INC	www.lincolninvestment.com	800.242.1421
METROPOLITAN LIFE INSURANCE CO	www.metlife.com	877.638.3279
MIDLAND NATIONAL LIFE INSURANCE CO	www.midlandnational.com	866.270.9564
MODERN WOODMEN OF AMERICA	www.modernwoodmen.org	800.447.9811
NATIONAL LIFE GROUP	www.nationallife.com	800.579.2878
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	www.newyorklife.com	800.710.7945
NORTH AMERICAN CO. FOR LIFE AND HEALTH INSURANCE	www.nacolah.com	866.322.7065
ORION PORTFLIO SOLUTIONS	www.orionportfoliosolutions.com	800.379.2513
PENSERV PLAN SERVICES	www.penserv.com	800.849.4001
PLANMEMBER SERVICES CORPORATION	www.planmember403b.com	800.874.6910
PUTNAM INVESTMENTS	www.putnam.com	800.662.0019
RBFCU	www.rbfcu.org	833.291.1310
RIVERSOURCE LIFE INSURANCE CO.	www.ameriprise.com	800.862.7919
SECURITY BENEFIT	www.securitybenefit.com	800.888.2461
SYMETRA LIFE INSURANCE COMPANY	www.symetra.com	800.796.3872
THE VANGUARD GROUP, INC	www.vanguard.com	800.523.1036
THRIVENT FINANCIAL FOR LUTHERANS	www.thrivent.com	800.847.4836

THRIVENT INVESTMENT MANAGEMENT INC	www.thrivent.com	800.847.4836
TRANSAMERICA LIFE INSURANCE COMPANY	www.transamerica.com	800.317.2688
USAA INVESTMENT MANAGEMENT COMPANY	www.usaa.com	800.531.8292
USAA LIFE INSURANCE CO	www.usaa.com	800.531.8292
VOYA FINANCIAL INC. (RELIASTAR)	www.voya.com	877.884.5050
VOYA FINANCIAL INC. (ILIAC)	www.voya.com	800.262.3862
WADDELL & REED INC.	www.americo.com	888.923.3355
Please note: First Financial Administrators, Inc. does not endorse any company or agent. Please contact your tax advisor or financial representative for specific investment questions. Approved providers are subject to change. For the most current listing, please contact First Financial Administrators,Inc.		