

# 457(b) Plan Enrollment Instructions

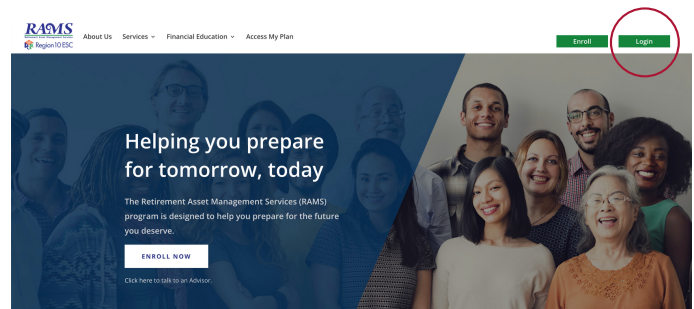
These instructions are for creating and accessing a traditional 457(b) account and/or a Roth 457(b) account.

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 The money grows tax-deferred until it's withdrawn—then the taxes come due.

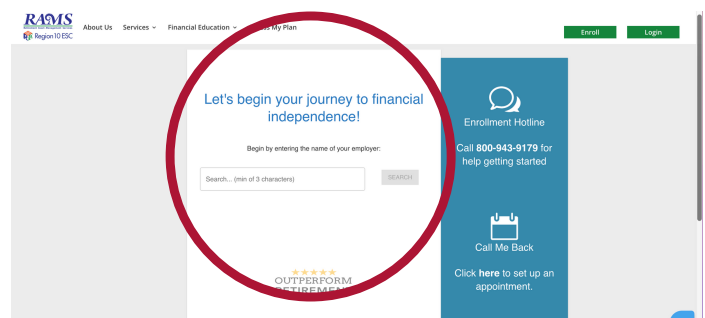
**ROTH 457(b):** This plan automatically deducts part of your salary into the retirement savings plan after taxes are taken out. The interest and earnings withdrawn from a Roth account are tax-free if the distribution is considered “qualified.”

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



3. Type the name of your in the search box and click on the



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**.

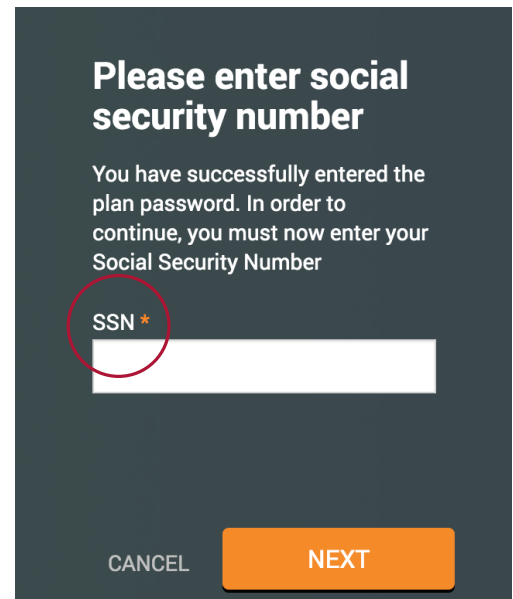
**For example:**

Social Security number: 123-45-6789  
 Birthday: 01/02/1980

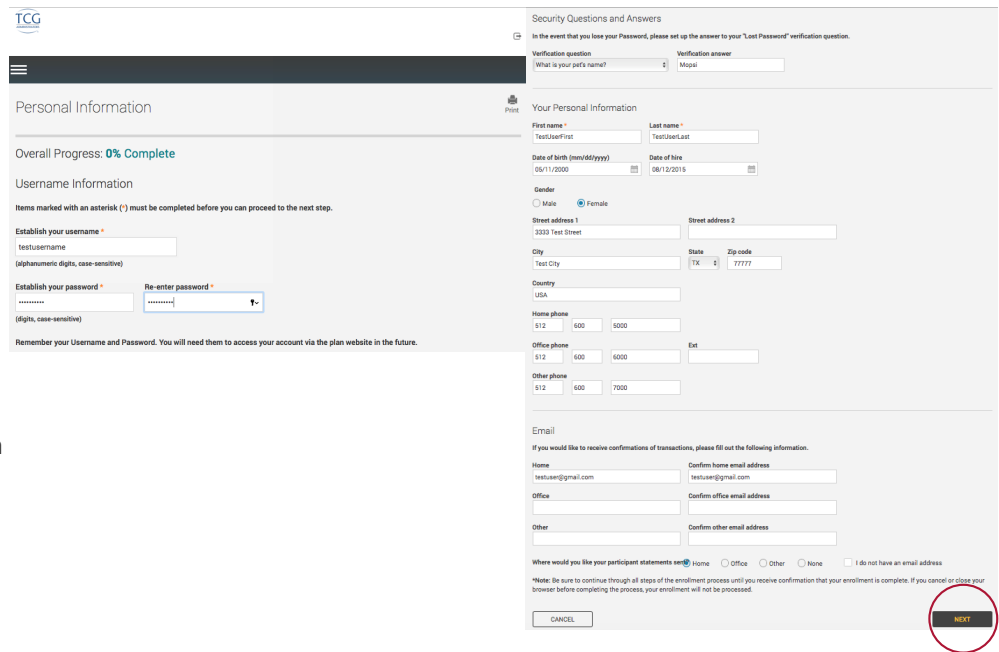
**Username:** 123456789

**Password:** 01021980

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

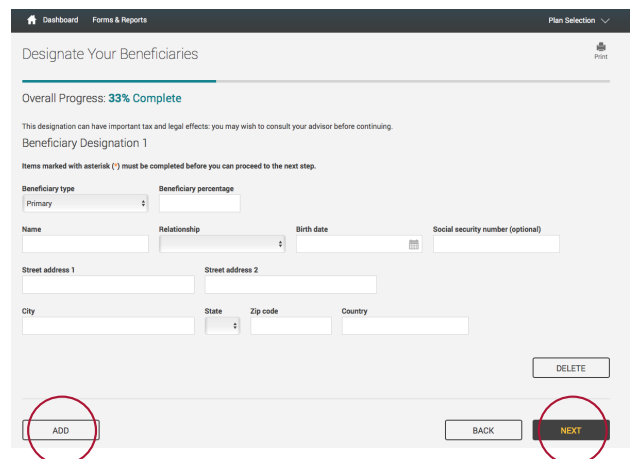


5. Create your Username and Password; enter all personal information; then click **NEXT**.



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.



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.

Last Web/VRL Contribution		Total
Pre-Tax Deferral		\$0.00 per pay period
Roth		\$0.00 per pay period

Action	Contribution Type	Percent/Dollar	Current Contribution	New Contribution Rate
No change	Pre-Tax Deferral	Dollar	Not contributing	0.00 per pay period
No change	Roth	Dollar	Not contributing	0.00 per pay period

8. Click **All Sources** to reveal the funds available.

I elect to invest all future contributions (including employee and employer contributions) as follows.

> Rules and Criteria

> **All Sources**

BACK NEXT

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**.

Investment	Current Elections	New Elections
RAMS Aggressive Growth	0.00%	0.00%
RAMS Capital Preservation	0.00%	0.00%
RAMS Conservative	0.00%	0.00%
RAMS Growth	0.00%	0.00%
RAMS Moderately Conservative	0.00%	0.00%
RAMS Signature Portfolio	0.00%	0.00%
DFA Continental Small	0.00%	0.00%
DFA Intl Small Cap Value	0.00%	0.00%
DFA Large Cap International	0.00%	0.00%
DFA US Large Company Portfolio	0.00%	0.00%
Vanguard Total Stock Index	0.00%	0.00%
DFA US Large Value	0.00%	0.00%
Vanguard Wellington	0.00%	0.00%
Blackrock Total Return Instl	0.00%	0.00%
Columbia Corporate Income Fund Y	0.00%	0.00%
Met Life Stable Value Fund	0.00%	0.00%
Victory Emerging Markets Small Cap I	0.00%	0.00%
Victory Fund For Income	0.00%	0.00%
Goldman Sachs Commodity Strategy	0.00%	0.00%
DFA US Micro Cap	0.00%	0.00%
DFA US Small Company	0.00%	0.00%
DFA US Small Value	0.00%	0.00%
<b>TOTAL</b>	<b>0.00%</b>	<b>0.00%</b>

- 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.

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  
 Other email address:  
 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**

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

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 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](#).

- 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	DFUSX	-6.1%	25%	\$0.00
Vanguard Total Stock Index	VTSMX	-8.6%	75%	\$0.00



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**Disclosures:**

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