

403(b) Plan Enrollment Instructions



These are instructions for **FIRST TIME USERS** creating a 403(b) account for the first time on www.CalSTRS403bComply.com.

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 The money grows tax-deferred until it's withdrawn, and then the taxes come due.



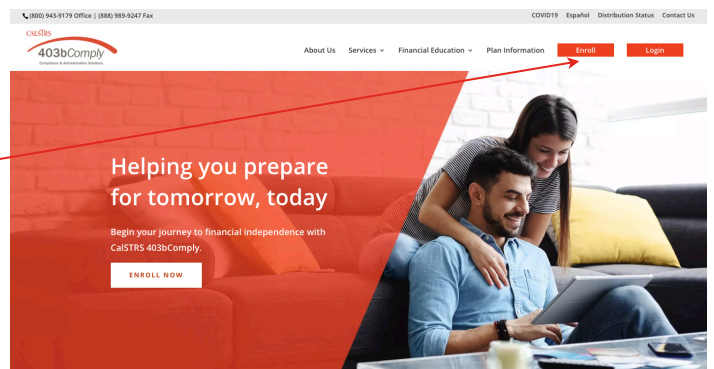
ROTH 403(b): This plan automatically deducts part of your salary into the retirement savings plan **after** taxes are taken out. The interest and earnings withdrawn from a Roth Account are tax-free if the distribution is considered “qualified.”

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.

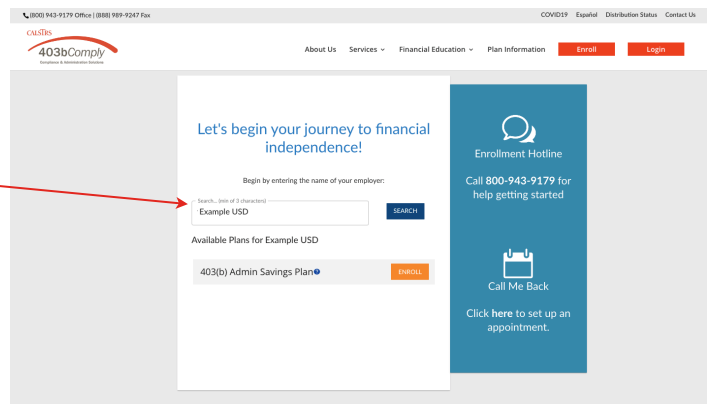
NOTE: You must establish a 403(b) account with an **Approved Vendor** before beginning the process below. As your third party administrators, TCG will handle your salary deferrals, manage loans/distributions, and more. Search for your employer at <https://calstrs403bcomply.com/documents> to view your **Approved Vendor List**.

NEW ACCOUNT INSTRUCTIONS

1. Go to www.calstrs403bcomply.com and click **Enroll**



2. In the search bar, type the name of your employer and click the **Enroll** button by the **403(b) Savings Plan**.



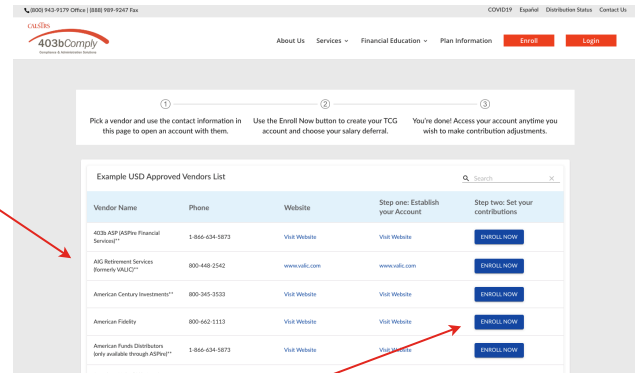
Remember all investing involves risk.

CalSTRS 403(b) Enr. Inst. 6/2021

- Review the list of **Approved Vendors** and select one. You must contact a vendor on this list directly before creating your administration account with CaSTRS 403bComply.

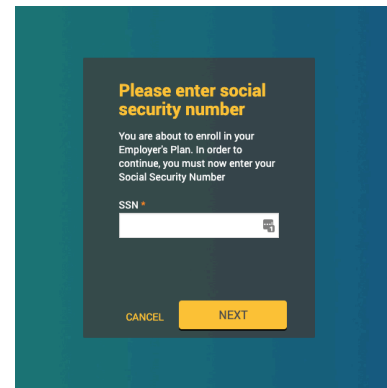
You may use the phone number and website provided to begin your vendor account setup.

Please do not proceed until your account with a vendor has been established.

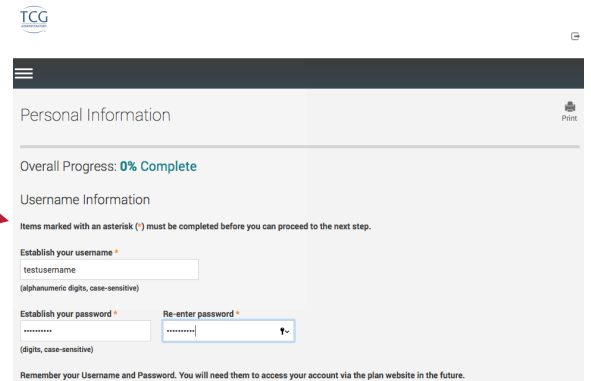


- Once your account has been established, return to this Enrollment page and click **Enroll Now** next to the approved vendor you chose.

- Enter your **Social Security number** to continue.



- Create your Username and Password and click **NEXT**.



Remember all investing involves risk.

7. Fill in all the required details and then then click **NEXT**.

Security Questions and Answers

In the event that you lose your Password, please set up the answer to your "Lost Password" verification question.

Verification question: What is your pet's name? Verification answer: Moosi

Your Personal Information

First name: TestUserFirst Last name: TestUserLast

Date of birth (mm/dd/yyyy): 05/11/2000 Date of hire: 08/12/2015

Gender: Male Female

Street address 1: 3333 Test Street Street address 2:

City: Test City State: TX Zip code: 77777

Country: USA

Home phone: 512 600 5000

Office phone: 512 600 6000 Ext:

Other phone: 512 600 7000

Email

If you would like to receive confirmations of transactions, please fill out the following information.

Home: testuser@gmail.com Confirm home email address: testuser@gmail.com

Office: Confirm office email address:

Other: Confirm other email address:

Where would you like your participant statements sent? Home Office Other None Do not have an email address

*Note: Be sure to continue through all steps of the enrollment process until you receive confirmation that your enrollment is complete. If you cancel or close your browser before completing the process, your enrollment will not be processed.

CANCEL NEXT

8. 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.

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 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

403b Pretax Deferral

| Investment Provider | Current IP Election | New IP Election |
|---|---------------------|-----------------|
| American Century Investments | \$0.00 | \$ 0.00 |
| American United Life | \$0.00 | \$ 0.00 |
| Americo 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 |

Remember all investing involves risk.

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

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 and to proceed with your enrollment.

If you wish to make a Roth contribution, click the **403(b) Roth Deferral** option and assign your elected amounts. Click the authorize checkbox and 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 select a percentage deduction, the percent you select 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 (Smart American) | \$0.00 | \$ 0.00 |
| Apple Financial | \$0.00 | \$ 0.00 |
| AXA Equitable Life Insurance | \$0.00 | \$ 0.00 |
| CBM 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 |
| Frost Investors | \$0.00 | \$ 0.00 |
| Franklin Templeton Investments | \$0.00 | \$ 0.00 |
| GWIN Securities Inc. | \$0.00 | \$ 0.00 |
| Horace Mann | \$0.00 | \$ 0.00 |
| Industrial Alliance Pacific (acquired by Security Benefit) | \$0.00 | \$ 0.00 |
| ITC 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 |
| MetLife National Life Insurance Company | \$0.00 | \$ 0.00 |
| MetLife Westtown 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 Insurance Services | \$0.00 | \$ 0.00 |
| PlanMember Svcs Corp. | \$0.00 | \$ 0.00 |
| ProSource Investments | \$0.00 | \$ 0.00 |
| ProSource Investments | \$0.00 | \$ 0.00 |
| Security Benefit | \$0.00 | \$ 0.00 |
| Securian Group Funds | \$0.00 | \$ 0.00 |
| Synetia 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 |
| VITA Financial (Formerly ING Life) | \$0.00 | \$ 0.00 |
| VITA Financial (Formerly ING RetailLife) | \$0.00 | \$ 0.00 |
| Waddell & Hedrick | \$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

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 select a percentage deduction, the percent you select 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 (Smart American) | \$0.00 | \$ 0.00 |
| Apple Financial | \$0.00 | \$ 0.00 |
| AXA Equitable Life Insurance | \$0.00 | \$ 0.00 |
| Fidelity Funds | \$0.00 | \$ 0.00 |
| Fidelity Funds | \$0.00 | \$ 0.00 |
| Frost Investors | \$0.00 | \$ 0.00 |
| GWIN 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 |
| 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 |
| Synetia 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 Financial (Formerly ING RetailLife) | \$0.00 | \$ 0.00 |
| | \$0.00 | \$0.00 |

I authorize the investment election changes to this money source

RESET TABLE

BACK NEXT

Remember all investing involves risk.

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

Click **SUBMIT** when you are satisfied.

Dashboard Forms & Reports Plan Selection

Enrollment steps Print

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

[Edit](#)

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

11. Well done! You are finished! Your 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 Plan Selection

Enrollment steps Print

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](#).

Remember all investing involves risk.