

# 403(b) Plan Enrollment Instructions

CALSTRS

**403bComply**  
Compliance & Administration Solutions

**TCG**  
ADMINISTRATORS

These are instructions for **FIRST TIME USERS** creating a traditional 403(b) account for the first time, or **EXISTING USERS** logging into their existing account on [www.CalSTRS403bComply.com](http://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 The money grows tax-deferred until it's withdrawn, and then the taxes come due.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 The interest and earnings withdrawn from a Roth Account are tax-free if the distribution is considered “qualified.”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.

## NEW AND EXISTING USERS, START HERE.

1. Go to [www.calstrs403bcomply.com](http://www.calstrs403bcomply.com) to set up your salary deferral (contribution amount) and allocation. Click **Login**.

CALSTRS  
**403bComply**  
Compliance & Administration Solutions

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Delivering Quality Products With Lower Fees

**Participants**  
Information geared toward helping you find the right plans, contribution, and savings strategy. Financial calculators, tips, tools, news and more.  
Learn More

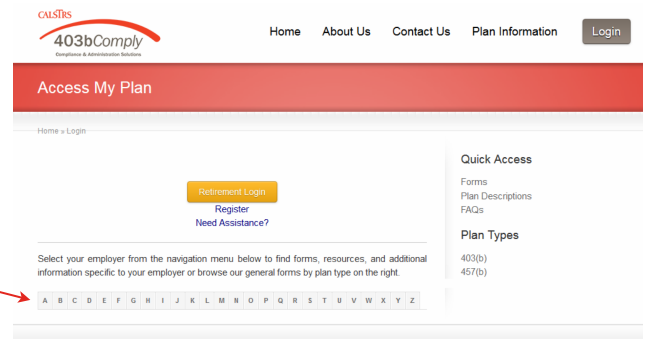
**Employers**  
CalSTRS specializes in full-service plan administration and compliance. We'll find the right plan for your school district or government organization.  
Learn More

**About CalSTRS**  
As the largest educator-only pension fund in the world, our mission is securing the financial future and sustaining the trust of California's educators.  
Learn More

Remember all investing involves risk.

CalSTRS 403(b) Enr. Inst. 12/2017

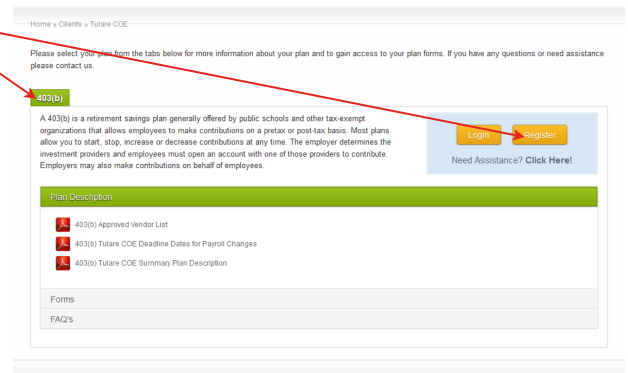
2. From the navigation bar, select the first letter of your district, then select your district.



- 3A. **NEW USERS** select **403(b)**, then select **Register**.

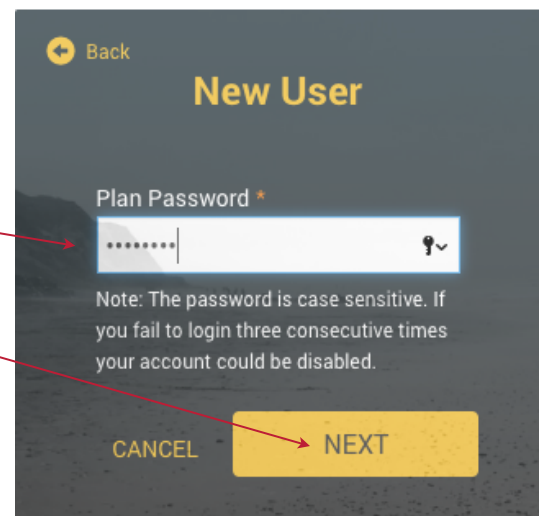
- 3B. **EXISTING USERS** select **Login**.

Then go to Step 8 on Page 4



4. **NEW USERS** enter your (case sensitive) **Plan Password\***; Plan Password: **musd403b** click **NEXT**.

- \* If you do not know your Plan Password, scroll lower in the gray box and click on your state's 403(b) Plan.
- \* Please contact customer service at 800.943.9179 if you need further assistance with the plan password.



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

6. 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.

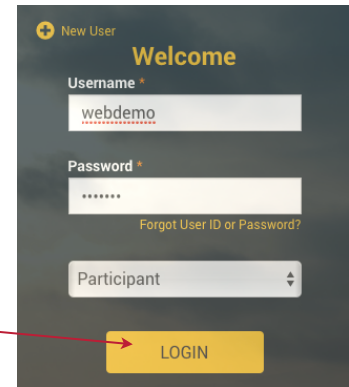
Investment Provider	Current IP Election	New IP Election
American Century Investments	\$0.00	\$ 0.00
American United Life	\$0.00	\$ 0.00
Americo Financial Life and Annuity Insurance	\$0.00	\$ 0.00
Annuity Investors Life Insurance (Great American)	\$0.00	\$ 0.00
Aspire Financial	\$0.00	\$ 0.00

**NEW USERS** skip next page.  
Go to Step 10 on page 5.

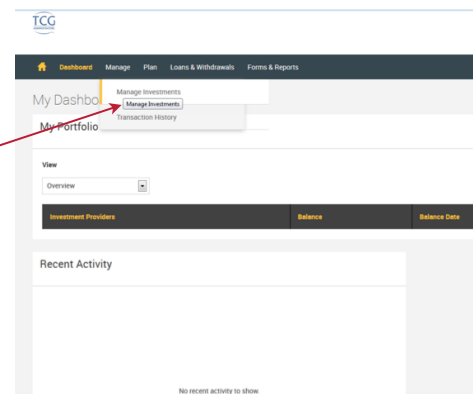
Remember all investing involves risk.

 **NEW USERS** skip this page.  
Go to Step 10 on page 5.

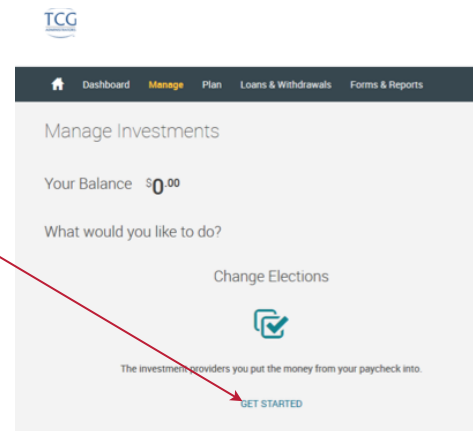
7. **EXISTING USERS** enter your **Username** and **Password**; then select **LOGIN**.



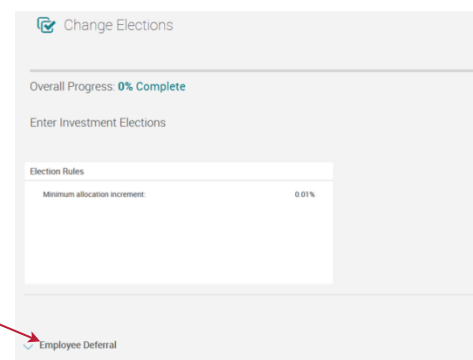
- 8A. Click **Manage Investments** to view or change your current elections.



- 8B. This screen reveals your current 403(b) investment choices. To change amounts or vendors, click **GET STARTED**.



9. Now click **Employee Deferral** to reveal all 403(b) investment funds offered.



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

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

403b 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
Amplify Investors Life Insurance (Great 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 Insurance	\$0.00	\$0.00
Franklin Templeton Investments	\$0.00	\$0.00
GEW Securities Inc.	\$0.00	\$0.00
Horace Mann	\$0.00	\$0.00
Industrial Alliance Pacific (designated 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
Met Life	\$0.00	\$0.00
MetLife National Life Insurance Company	\$0.00	\$0.00
MetLife Westman 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
Oppenheimer Funds Distributor	\$0.00	\$0.00
PlannedMember Securities Corp.	\$0.00	\$0.00
PlannedMember Securities Corp.	\$0.00	\$0.00
Prudential Investments	\$0.00	\$0.00
Prudential Investments	\$0.00	\$0.00
Security Benefit	\$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
The Vanguard Group	\$0.00	\$0.00
Trident Financial for Life Insurance	\$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 Life)	\$0.00	\$0.00
VITA Reinsurer (Formerly ING Reinsurer)	\$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

403b Roth Deferral

BACK NEXT

10a. 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.

10b. If you wish to make a Roth contribution, click the **403b 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 completely.

**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

403b Pretax Deferral

403b Roth Deferral

Investment Provider	Current % Election	New % Election
American Century Investments	\$0.00	\$0.00
Amplify Investors Life Insurance (Great 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 Insurance	\$0.00	\$0.00
Franklin Templeton Investments	\$0.00	\$0.00
GEW 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
MetLife National Life Insurance Company	\$0.00	\$0.00
MetLife Westman of America	\$0.00	\$0.00
National Life Group	\$0.00	\$0.00
Oppenheimer Funds Distributor	\$0.00	\$0.00
Oppenheimer Funds Distributor	\$0.00	\$0.00
PlannedMember Securities Corp.	\$0.00	\$0.00
PlannedMember Securities Corp.	\$0.00	\$0.00
Prudential Investments	\$0.00	\$0.00
Prudential Investments	\$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
Trident Financial for Life Insurance	\$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 Life)	\$0.00	\$0.00
VITA Reinsurer (Formerly ING Reinsurer)	\$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

BACK NEXT

Remember all investing involves risk.

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

Click **SUBMIT** when you are satisfied.

12. 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**.

**Remember all investing involves risk.**