RAMS 403(b) Plan Enrollment Instructions for *New & Existing Users*

These are instructions for **FIRST TIME USERS** creating a traditional 403(b) account. **EXISTING USERS** skip ahead to step A on page 3.

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 The money grows tax-deferred until it's withdrawn, and then the taxes come due.

**REMANDER:** 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](http://www.region10rams.org) to set up your salary deferral (contribution amount) and allocation. Click on the green “Login” button at the upper right corner.

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

3. Select the “403(b)” tab.

4. **NEW USERS** select “Register.”
5. **NEW USERS** click *New User*.

6. **NEW USERS** enter your (case sensitive) Plan Password*;
   - 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.

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

8. Investment Elections—Click *Employee Deferral* to reveal your investment choices.

**NEW USERS** skip next page.
Go to Step 9 on page 4.
A. **EXISTING USERS** select the “Access My Plan.”

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

C. Click Manage Investments to view or change your current elections.

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

**EXISTING USERS** go to Step 9 on page 4, and continue through step 11.
8. Now click **Employee Deferral** to reveal all 403(b) investment funds offered.

9. Next apply the dollar amount 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 your per-paycheck deduction, click the **I authorize** box.

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

Click SUBMIT when you are satisfied.

11. 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.