Rams 457(b) Plan Enrollment Instructions for **Existing Users**

These instructions are for **Existing Users** creating 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 The money grows tax-deferred until it’s withdrawn—then the taxes come due.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 The interest and earnings withdrawn from a Roth account are tax-free if the distribution is considered “qualified.”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) to set up your salary deferral (contribution amount) and allocation. Click on the green **Login** button at the upper right corner.

2. Click on **Retirement Login**.

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**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 The interest and earnings withdrawn from a Roth account are tax-free if the distribution is considered “qualified.”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.
3. **EXISTING USERS** enter your **Username** and **Password**. Click **LOGIN**.

4. 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.)

5. Click **SUBMIT** when your changes are complete.

6. Well done! You are finished.