RAMS 457(b) Plan Enrollment Instructions for New Users

These instructions are for FIRST TIME/NEW 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 The money grows tax-deferred until it’s withdrawn—then the taxes come due.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 The interest and earnings withdrawn from a Roth account are tax-free if the distribution is considered “qualified.”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 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 457(b) tab.

4. NEW USERS select Register.
5. **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 457(b) plan.

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

7. 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.
8. **Contributions**
   Select your selection from the drop down box—either the **Pretax** 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.

9. **Click All Sources** to reveal the funds available.
10. 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**.

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

Click **SUBMIT** when you are satisfied.
12. Well done! You are finished!