These instructions are for creating and accessing 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 The money grows tax-deferred until it's withdrawn—then the taxes come due.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 The interest and earnings withdrawn from a Roth account are tax-free if the distribution is considered “qualified.”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. From the navigation bar, select the first letter of your district, then select your district.

3. Select the “457(b)” tab.

4. Select “Register” if you’ve never created an account or “Login” if you are a returning user.

*Remember all investing involves risk.*
3. **ACCESSING YOUR ACCOUNT**

**EXISTING USERS**

Login with your existing username and password.

If you already have credentials and can log in successfully, please move on to STEP 12. To reset your account credentials, click the **Forgot User ID or Password** link or contact TCG Administrators Customer Service at 800-943-9179.

**NEW USERS**

Click on New User on the top left corner and enter your **Plan Password** (case sensitive) provided by your employer on the next screen.

If you do not know your Plan Password, click on the link named **457 Plans** and locate your password.

4. **NEW USERS**, Enter your **Social Security number** to continue.

If the website indicates that “a user name and password already exists,” then proceed with the following steps:

Enter your Social Security Number as the **username**, and your birthday in numerical digits (MMDDYYYY) as the **password**.

**For example:**
Social Security number: 123-45-6789
Birthday: 01/02/1980

**Username:** 123456789
**Password:** 01021980

If you are still unable to login, please call **(800) 943-9179**.

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

6. 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.

7. **Contributions**
   - Select your selection from the drop down box—either the Pre-Tax 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.

Remember all investing involves risk.
8. Click **All Sources** to reveal the funds available.

8. 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**.

Remember all investing involves risk.
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.

12. 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.)

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