



FOOTHILL-DE ANZA Community College District

403(b) and 457 Retirement Plans Participation Checklist:

1. Refer to the available resources in IRS on 403(b) and 457(b).
 - IRS Publication 571 - Tax Sheltered Annuity Programs for Employees of Public Schools and Certain Tax Exempt Organizations
 - IRS Publication 575 - Pension and Annuity Income
 - IRS Publication 4484 - Choose a retirement plan for employees of tax-exempt and government entities (schools, hospitals, churches, charities)
 - <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-457b-contribution-limits>
 - <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-403b-contribution-limits>
2. Visit <http://www.403bcompare.com/> to review the approved 403(b) vendors for performance and fees and consult with a financial advisor as needed.
3. Establish your 403(b) and or 457(b) account(s) with the available vendor(s).
<http://business.fhda.edu/payroll/d-tax-shelter-annuities-403b-and-deferred-compensation-plans-457b/preferred-vendors-list.html>
 - 403(b) Vendors
 1. American Funds [Plan# 96594]
 2. Fidelity Invest. [Plan# 51275]
 3. Foresters Financial
 4. Metropolitan Life Insurance
 5. Midland National Life Insurance
 6. VOYA Financial
 7. CalSTRS Pension2 [Plan#400764]
 8. VALIC [Plan# 02190]
 9. Vanguard [Plan# 10100722]

- 457 Vendors
 1. EBSG – Employee Benefits Services Group
 2. VALIC
 3. CalSTRS Pension2 [Plan#401803]
- 4. Go to <https://www.myretirementmanager.com/MyRM/> to create a new user account at Retirement Manager to manage/track your retirement account(s) on both 403(b) and 457.
- 5. Complete the Salary Reduction Agreement (403b-TSA/457-SRA) located under Payroll Forms within the District Payroll's website <http://business.fhda.edu/payroll/index.html>
 - Only agreements with specific dollar amount are accepted (No percentage base).
 - Submit the completed agreement to District Payroll by the 15th of the worked month for it to take effect in the same worked month's pay. (via secured fax 650-949-2919 or email to payroll@fhda.edu or U.S. Mail)
 - If the amount of elective deferral or post tax contribution exceeds the available compensation, zero dollar will be withheld from the said payroll.
 - You are entitled to amend your agreement(s) in each pay-cycle of the calendar year .
 - You may suspend, resume, cancel or amend your (TSA/SRA) throughout the year.
- District Payroll phone #: 650-949-6263/6257
- District Payroll email: payroll@fhda.edu
- District Payroll Address: 12345 El Monte Road, Los Altos Hills, CA 94022 Trailer 5921
<http://www.fhda.edu/directory-and-directions/find-our-new-locations.html>