FOOTHILL-DE ANZA
Community College District

403(b) and 457(b) Retirement Plans Participation Checklist:

1. **Review available IRS 403(b) and 457(b) resources. (1-800-829-1040 or www.irs.gov)**
   - 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
   - https://www.irs.gov/retirement-plans/retirement-plans-frequently-asked-questions-faqs
   - IRS Publication 571 (2018) - Tax Sheltered Annuity Programs 403(b) for Employees of Public Schools and Certain Tax Exempt Organizations https://www.irs.gov/pub/irs-pdf/p571.pdf
   - IRS Publication 575 (2017) - Pension and Annuity Income https://www.irs.gov/pub/irs-pdf/p575.pdf
   - IRS Publication 4484 (2015) - Choose a retirement plan for employees of tax-exempt and government entities (schools, hospitals, churches, charities) https://www.irs.gov/pub/irs-pdf/p4484.pdf
   - https://www.irs.gov/pub/irs-tege/rollover_chart.pdf
2. **Visit http://www.403bcompare.com/** to review the approved 403(b) vendors (8) 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).** Vendors list: **http://business.fhda.edu/payroll/d-tax-shelter-annuities-403b-and-deferred-compensation-plans-457b/preferred-vendors-list.html**
   - **457 Vendors (3)**
     1. **EBSG** – Employee Benefits Services Group (408) 978-1000 x 135 doris_wang@yahoo.com Cell phone: (408) 396-6988
     2. **AIG Retirement Services (VALIC)** (510)597-4260 (800) 448-2542 http://www.aigrs.com email Dawn.Pugh@aig.com or kathleen.fitts@aig.com
     3. **CalSTRS Pension2** [Plan#401803] (888)394-2060 http://www.Pension2.com email jschiffler@CalSTRS.com (916) 414-1007

- **403(b) Vendors (8)**

    1. **American Funds** [Plan# 96594] (800) 421-1180 http://www.americanfunds.com
    2. **Fidelity Investments** [Plan# 51275] (800) 343-0860 https://nb.fidelity.com/public/nb/ready2entroll/home
    3. **Metropolitan Life Insurance** (800) 560-5001 http://www.metlife.com
    4. **Midland National Life Insurance** (877) 586-0240 http://www.mnlife.com/
    5. **VOYA Financial** (909)980-5512 https://www.voya.com/products/403b-plans
    6. **CalSTRS Pension2** [Plan#400764] (888)394-2060 http://www.Pension2.com email jschiffler@CalSTRS.com (916) 414-1007
    7. **AIG Retirement Services (VALIC)** [Plan# 02190] (510)597-4260 (800) 448-2542 http://www.aigrs.com email Dawn.Pugh@aig.com or kathleen.fitts@aig.com
    8. **Vanguard** [Plan# 10100722] (800) 205-6189 http://www.vanguard.com

- **Available Financial Advisors or other contacts**

    1. **Cetera Investment Services (via PenServ Plan Services, previously Foresters), http://ceterainvestors.com Contact: Casey Winningham, DFP** (408) 452-x203 or (408) 479-8386 **Email** Casey.winningham@ceterainvestors.com
    2. **Alta Financial Group, Contact: Hooman Altafi** Chief Investment Advisor (408) 772-5092 **Email** hooman@altanovafunds.com

4. Consult with the available vendor contacts and or financial advisors and select your preferred vendor(s) to establish your new account(s) using the plan number(s) for FHDACCD. Email the account confirmation information to District Payroll (payroll@fhda.edu). The subject line on the email**: New 403(b) or 457(b) – Name, CWID**. Once you receive an email reply from payroll that your demographic information has been set up, you may proceed to step # 5 below to create your Retirement Manager log-in account and complete the online Salary Reduction Agreement (SRA) for the available pay cycles.

5. At **https://www.myretirementmanager.com/MyRM/**, validate with **your Last name, DOB, CWID and last 4-digits of your SSN** to create your User Account. You can complete your online SRA, manage/track your existing account(s) in either or both 403(b) and 457(b).

    - Only agreements with **FLAT dollar** amount are accepted (No percentage base). If the amount of elective deferral or post tax contribution exceeds the available compensation, zero dollar will be withheld from the said payroll.
    - There are no limits to # of accounts (Roth or Tax-deferred) within 403(b) and 457 nor are there any limits to the frequency of changes (amend/ suspend/ resume/ cancel) to your contribution for the month.
    - **Submit 403(b) changes by the cutoff (normally by the 15th) for it to take effect in the same calendar month.**
    - **Submit 457(b) changes by the last day of the prior month for it to take effect in the subsequent month.**

6. **Retirement Manager Support Line: 1-866-294-7950** Support line is staffed with a dedicated group of Client Service Professionals that are available to provide guidance on the login process, general navigation questions, and how to use the enrollment and disbursement transaction screens. The participant support line is available Monday through Friday (excluding holidays) from 7:00AM to 6:00PM Central time.
7. **District Payroll Contact Information:**
   - District Payroll Mainline: 650-949-7962 or Direct lines: 650-949-6115/6263; District Payroll email: payroll@fhda.edu
   - District Payroll's website: http://business.fhda.edu/payroll/index.html
   - 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