



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- 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 - Pension and Annuity Income <https://www.irs.gov/pub/irs-pdf/p575.pdf>
 - IRS Publication 4484 - 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:
<https://business.fhda.edu/payroll/tax-shelter-annuities-403b-and-deferred-compensation-plans-457b/preferred-vendors-list.html>

• 457 Vendors (4)

1. **EBSG** – Employee Benefits Services Group (408) 978-1000 x 135
doris_wang@yahoo.com Cell phone: (408) 396-6988
2. **Corebridge Financial (formerly AIG Retirement Services/VALIC)** [plan #02190]
(510) 597-4260 (800) 448-2542 <http://www.corebridgefinancial.com/rs> email
kathleen.fitts@corebridgefinancial.com or ryan.wilson@corebridgefinancial.com

3. **CalSTRS Pension2** [Plan#401803] (**Available to all employees**) call (888)394—2060 or visit <http://www.Pension2.com> **via the Enroll now button**. Or email John Schiffler jschiffler@CalSTRS.com (916) 414-1007
4. **Fidelity Investments** [Plan#3060G] (800) 343-0860
<https://nb.fidelity.com/public/nb/ready2enroll/home> Register as a new user

• **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/ready2enroll/home> Register as a new user
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] (**Available to all employees**) (888)394--2060 <http://www.Pension2.com> **via the Enroll now button**. Or email jschiffler@CalSTRS.com (916) 414-1007
7. **Corebridge Financial (formerly AIG Retirement Services/VALIC)** [Plan# 02190] (800) 448-2542 <http://www.corebridgefinancial.com/rs> email kathleen.fitts@corebridgefinancial.com or ryan.wilson@corebridgefinancial.com
8. **Vanguard Group** [Plan# 433818]
<https://my.vanguardplan.com/common/registration/vanguard>

• **Available Financial Advisors or other contacts**

1. **Cetera Investors, Contact: Casey Winningham, DFP** (408) 452-4200 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 FHDACCD plan name or number(s) for FHDACCD.
5. Email the established account confirmation information to District Payroll (payroll@fhda.edu). Place in the subject line of the email: **New 403(b) or 457(b) – Name, CWID** In the content of the email: Please establish my demographic information in Retirement Manager or other directions. Once you receive an email reply from payroll staff that your demographic information has been set up, you may proceed to step # 7 below to create your Retirement Manager log-in credentials and complete the online Salary Reduction Agreement (SRA) to begin your monthly contribution in the available pay cycles.

6. If you have newly established accounts in Vanguard and or American Funds, please submit to payroll@fhda.edu your paper Salary Reduction Agreement to begin you monthly contribution. https://business.fhda.edu/payroll/_SRA_TSA_403b_Form-fillable-2023.pdf

7. Access Retirement Manager at <https://www.corebridgefinancial.com/rs/myretirementmanager>

Log in as Participants, you will be prompted to 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 most of 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) & 457(b) changes by the cutoff (normally by the 15th) for it to take effect in the same calendar month.**
8. **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.
9. **District Payroll Contact Information:**
- District Payroll Mainline: 650-949-7962 or Direct lines: 650-949-6115/6264/6265; 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 D700 District Office-Business Services first floor. <http://www.fhda.edu/directory-and-directions/find-our-new-locations.html>