

CalSTRS 403(b) Program
Guide to Website: Key Enrollment, Change and Inquiry Screens

The objective of this piece is to help you navigate www.Calstrs403bcomply.com and perform necessary tasks in a quick and simple manner. You'll find instructions on how to easily navigate the website whether you:

- Have never contributed to a 403(b) before
- Have not contributed to a 403(b) with you current employer since before January 1, 2009
- Are a current participant in a 403(b) plan
- Have been to the website before or not

There are instructions regarding how to set up, change, or stop contributions, if you feel like doing so, as well as how to check your payroll deductions.

If this walkthrough doesn't answer all of your questions regarding how to navigate www.Calstrs403bcomply.com, please call us at (888) 892-7494 or e-mail us at 403b@Calstrs403bcomply.com.

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GENERAL LOGIN INSTRUCTIONS

Go to: www.Calstrs403bcomply.com. It looks like this:

CALSTRS
403bComply
Compliance & Administration Solutions

home | contact us

Learn More

Login

Forms

Plan Descriptions

403(b) Vendors

JEM, the administrator for the CalSTRS 403bComply program has a new address:
900 S Capital of Texas Hwy, Suite 350, Austin, TX 78746

CalSTRS offers 403(b) plan administration services to public school districts and other education agencies through a contract with a third party administrator (TPA). The TPA is required to be totally independent of any 403(b) sales in the employer's plan, including through any affiliated companies.

CalSTRS selected JEM Resource Partners through a competitive proposal process to offer the 403(b) TPA services. These services are a part of the CalSTRS 403bComply program.

To request a 403(b) distribution, transfer, rollover, exchange or loan, [click here](#)

Vendors will not process these requests without the approval of your employer or the third party administrator (JEM) for the 403(b) plan. All 403(b) plan distributions, transfers, rollovers, exchanges and loans must be approved by JEM.

Click the "Login" button. It will take you a screen which will look this when you scroll down slightly:

forms	My Status	Login Instructions	Link to Login
403(b) vendors	I have logged into this website before	<ul style="list-style-type: none"> • Username and Password you set up. If you do not remember what you set up, please call us at (800) 943-9179. If you did not change your username and password after you logged into the website, then use:- <ul style="list-style-type: none"> • Username- Your Social Security Number • Password- Last 4 digits of your Social Security Number 	Login
	I have never been in a plan • Have never had a deduction from my pay	<ul style="list-style-type: none"> • Username- Social Security Number • An enrollment password for your Employer and Plan will be provided when you click Login in the next box. 	Login
	I have contributed to a 403(b) in the past but am currently not contributing • I have contributed to a 403(b) with another employer or stopped deductions before CalSTRS403bComply took over my current employer's Plan.	<ul style="list-style-type: none"> • Username- Social Security Number • An enrollment password for your Employer and Plan will be provided when you click Login in the next box. 	Login
	I am in a Plan but have never used this website • Currently have a 403(b) deduction from my pay • Had a deduction from my pay when CalSTRS403bComply started administering the plan, but have since stopped the	<ul style="list-style-type: none"> • Username- Social Security Number • Password- Last 4 digits of your Social Security Number 	Login

LOGIN INSTRUCTIONS FOR NEW 403(B) PARTICIPANTS

If you have never contributed to a 403(b) plan you are considered a “new participant.”

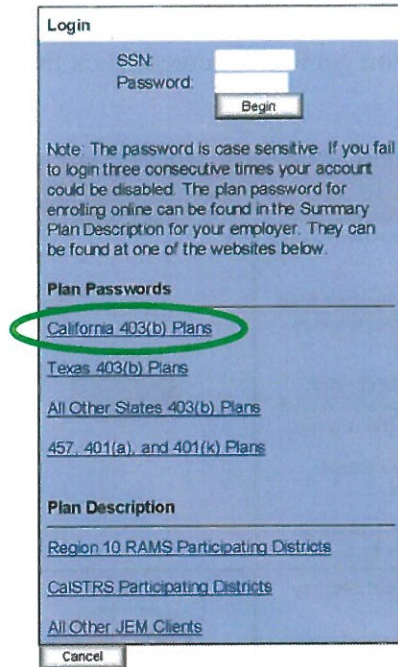
Follow the GENERAL LOGIN INSTRUCTIONS. When you get to this screen, click the “Login” button next to “I have never been in a plan,” as shown.



My Status	Login Instructions	Link to Login
I have logged into this website before	<ul style="list-style-type: none"> • Username and Password you set up. <p>If you do not remember what you set up, please call us at (800) 943-9179.</p> <p>If you did not change your username and password after you logged into the website, then use :-</p> <ul style="list-style-type: none"> • Username- Your Social Security Number • Password- Last 4 digits of your Social Security Number 	
I have never been in a plan <ul style="list-style-type: none"> • Have never had a deduction from my pay 	<ul style="list-style-type: none"> • Username- Social Security Number • An enrollment password for your Employer and Plan will be provided when you click Login in the next box. 	
I have contributed to a 403(b) in the past but am currently not contributing <ul style="list-style-type: none"> • Have contributed to a 403(b) with another employer or stopped deductions before CalSTRS403bComply took over my current employer's Plan. 	<ul style="list-style-type: none"> • Username- Social Security Number • An enrollment password for your Employer and Plan will be provided when you click Login in the next box. 	
I am in a Plan but have never used this website <ul style="list-style-type: none"> • Currently have a 403(b) deduction from my pay • Had a deduction from my pay when CalSTRS403bComply started administering the plan, but have since stopped the 	<ul style="list-style-type: none"> • Username- Social Security Number • Password- Last 4 digits of your Social Security Number 	

This will take you to this screen:

New Employee Enrollment



Login

SSN:

Password:

Note: The password is case sensitive. If you fail to login three consecutive times your account could be disabled. The plan password for enrolling online can be found in the Summary Plan Description for your employer. They can be found at one of the websites below.

Plan Passwords

[California 403\(b\) Plans](#)

[Texas 403\(b\) Plans](#)

[All Other States 403\(b\) Plans](#)

[457, 401\(a\), and 401\(k\) Plans](#)

Plan Description

[Region 10 RAMS Participating Districts](#)

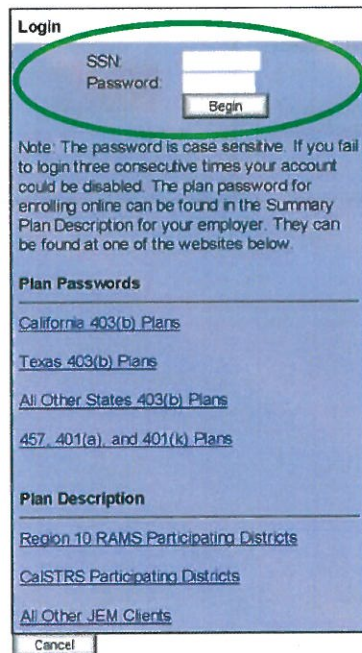
[CalSTRS Participating Districts](#)

[All Other JEM Clients](#)

Click on “California 403(b) Plans,” which will open a PDF file containing a list of school districts.

Find your district and note the password listed next to it. Back in the screen above, enter your nine-digit Social Security Number in the “SSN” field and enter the password from the list in the “Password” field, then click “Begin.”

New Employee Enrollment



Login

SSN:

Password:

Note: The password is case sensitive. If you fail to login three consecutive times your account could be disabled. The plan password for enrolling online can be found in the Summary Plan Description for your employer. They can be found at one of the websites below.

Plan Passwords

[California 403\(b\) Plans](#)

[Texas 403\(b\) Plans](#)

[All Other States 403\(b\) Plans](#)

[457, 401\(a\), and 401\(k\) Plans](#)

Plan Description

[Region 10 RAMS Participating Districts](#)

[CalSTRS Participating Districts](#)

[All Other JEM Clients](#)

You'll then be taken to a page where you'll need to input personal information, like name and address. It will look like this:

Step 1 of 2: Personal Information

Items marked with an asterisk (*) must be completed before you can proceed to the next step.

Username Information

Establish your Username
(alphanumeric digits, case-sensitive)

Establish your Password
(digits, case-sensitive)

Re-enter Password:

Remember your Username and Password. You will need them to access your account via the plan website in the future.

Lost Password Information

In the event that you lose your Password, please set up the answer to your "Lost Password" verification question.

Verification Question: What is your pet's name? ▼ Verification Answer:


Your Personal Information

First Name Jane *

Last Name Doe *

When done, click the "Save and Continue" button, and it will take you to a review page, giving you a chance to review your information. If all is correct, click the "Finish" button.

Like the screen below says, you've now created your account with your employer's 403(b) Plan.



Enrollment Steps Summary Investments Tools Log Out Help

Congratulations! Your Account has been Created.

The confirmation number for this transaction is: 42623

You may access your account via the plan's website at any time using your Username and Password. If you elected to receive email confirmations, you will receive confirmation of your enrollment at the email address specified.

Reminders:

<p>New Participants will need to:</p> <ul style="list-style-type: none"> • Contact an approved Investment Provider and setup an account • Select a contribution amount • Select one or more Investment Providers 	<p>Current Participants can:</p> <ul style="list-style-type: none"> • View Current Elections • Change Contribution Amounts • Change Investment Providers
--	--

[Click here to continue and access your account](#)

Now click the "Click here" link to continue and access your account.

This will take you to your “Participant Summary” page. It looks like this:

The Retirement Solution
Taking the trouble out of paperwork

Benefits Summary | **Summary** | Investments | Transactions | Tools | Personal Profile

Change Plans | Log Out | Help

Personal Info [Change or View Details](#)

Test's & Participant01
123 Sesame St
A B Rental
He's said Test This 78757
Home e-mail: jbarraza@foggroupholdings.com
Birth date: 01/01/1952
Hire date:
Entry date:
Marital status: Unknown

New Participants
(Those enrolling for the first time who used the plan password to create their account)

Step 1
Contact an approved investment provider and setup an account
Enrolling on this website will only establish your payroll deduction

Step 2
Click here to select your contribution amount & investment providers

Step 3
Click here for product registration (if you did not complete it at the end of Step 2)
Your contributions will be cancelled if your vendors and products are not properly registered

Current Participants
(Those who already have elections or used the last four of their SSN to create an account)

[View Current Elections](#)
This can also be found in 'Reports' under the 'Tools' menu

[View or Change Your Contribution Amount and Investment Providers](#)
This can also be found under the 'Transactions' menu

[Change Product Registration](#)
Your contribution will be cancelled if your Vendors and Products are not properly registered

[To view your current balance](#) This can also be found under the 'Investments' menu

Note: you can access this page any time you are logged in by clicking the “Summary” tab at the top of the page as shown above.

See INSTRUCTIONS FOR SETTING UP 403(B) CONTRIBUTIONS for the next steps you need to take in setting up your 403(b).





LOGIN INSTRUCTIONS FOR NEW WEBSITE USERS

If you are currently contributing to the 403(b) plan through your employer or you have contributed at any point to the 403(b) plan since CalSTRS took over administration of the plan (see list attached), but have never logged onto this website before, you are a new website user, but not a new 403(b) participant.

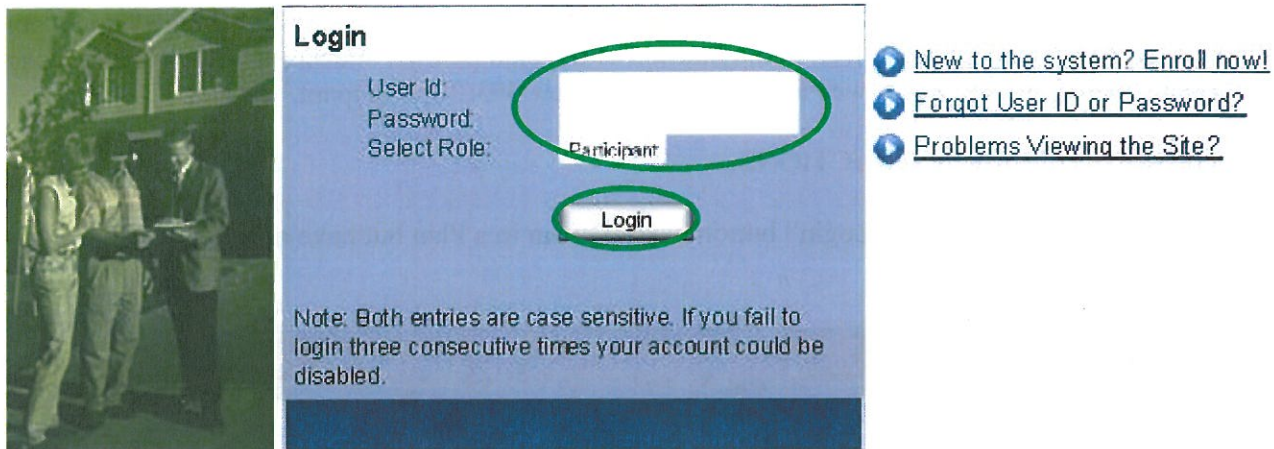
Follow the GENERAL LOGIN INSTRUCTIONS.

When you get to this screen, click the “Login” button next to “I am in a Plan but have never used this website,” as shown:



My Status	Login Instructions	Link to Login
I have logged into this website before	<ul style="list-style-type: none"> • Username and Password you set up. <p>If you do not remember what you set up, please call us at (800) 943-9179.</p> <p>If you did not change your username and password after you logged into the website, then use:-</p> <ul style="list-style-type: none"> • Username- Your Social Security Number • Password- Last 4 digits of your Social Security Number 	
I have never been in a plan <ul style="list-style-type: none"> • Have never had a deduction from my pay 	<ul style="list-style-type: none"> • Username- Social Security Number • An enrollment password for your Employer and Plan will be provided when you click Login in the next box. 	
I have contributed to a 403(b) in the past but am currently not contributing <ul style="list-style-type: none"> • Have contributed to a 403(b) with another employer or stopped deductions before CalSTRS403bComply took over my current employer's Plan. 	<ul style="list-style-type: none"> • Username- Social Security Number • An enrollment password for your Employer and Plan will be provided when you click Login in the next box. 	
I am in a Plan but have never used this website <ul style="list-style-type: none"> • Currently have a 403(b) deduction from my pay • Had a deduction from my pay when CalSTRS403bComply started administering the plan, but have since stopped the 	<ul style="list-style-type: none"> • Username- Social Security Number • Password- Last 4 digits of your Social Security Number 	

This will take you to the following login page, asking for your “User ID” and “Password.”



Login

User Id:

Password:

Select Role: Participant

Login

Note: Both entries are case sensitive. If you fail to login three consecutive times your account could be disabled.

[New to the system? Enroll now!](#)

[Forgot User ID or Password?](#)

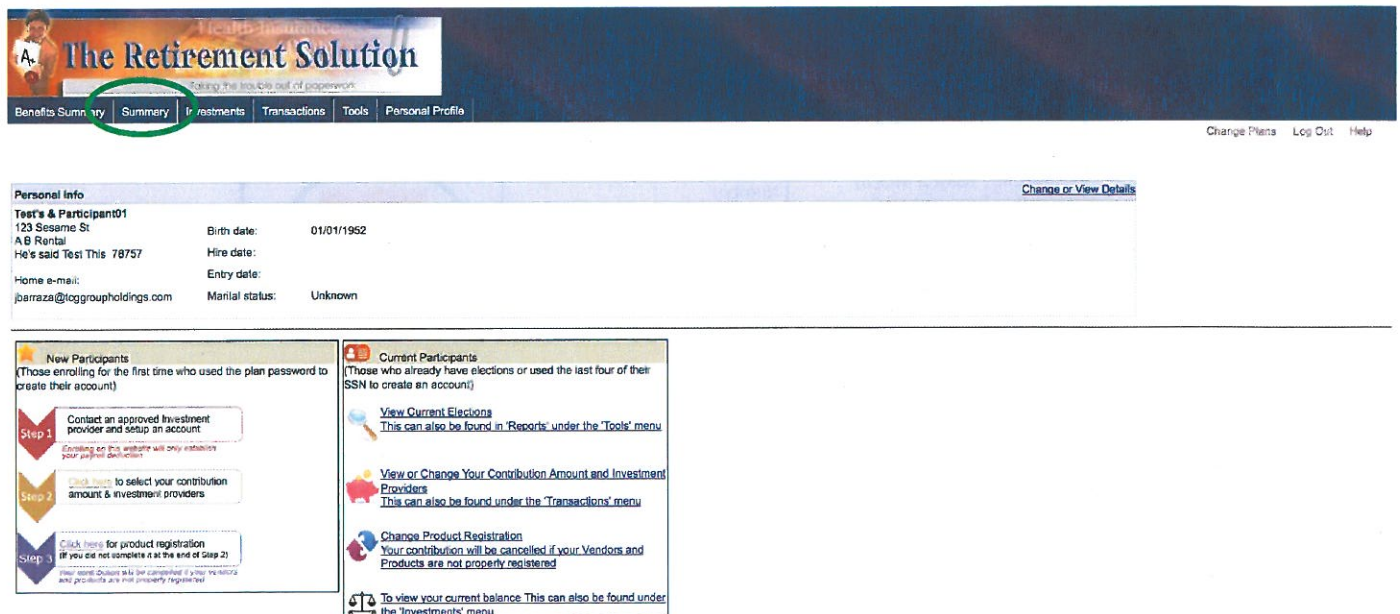
[Problems Viewing the Site?](#)

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Input your nine-digit Social Security Number in the “User Field.” Input the last four digits of your Social Security Number in the “Password” field. If you have ever gone into the system before, even if it was with a different plan, then you would use the User ID and Password you created to access that account (see LOGIN INSTRUCTIONS FOR CURRENT PARTICIPANTS/WEBSITE USERS).

Click “Login.”

This will take you to your “Participant Summary” page. It looks like this:



The Retirement Solution

Benefits Summary | **Summary** | Investments | Transactions | Tools | Personal Profile

Change Plans | Log Out | Help

Personal Info [Change or View Details](#)

Test's & Participant01

123 Sesame St
AB Rental
He's said Test This 78757

Birth date: 01/01/1952
Hire date:
Entry date:
Marital status: Unknown

Home e-mail:
jbarraza@tcggroupholdings.com

New Participants
(Those enrolling for the first time who used the plan password to create their account)

Step 1
Contact an approved investment provider and setup an account
Enrolling on this website will only establish your payroll deduction.

Step 2
Click here to select your contribution amount & investment providers

Step 3
Click here for product registration
If you did not complete it at the end of step 2, investment elections will be cancelled if your investments and products are not properly registered.

Current Participants
(Those who already have elections or used the last four of their SSN to create an account)

[View Current Elections](#)
This can also be found in 'Reports' under the 'Tools' menu

[View or Change Your Contribution Amount and Investment Providers](#)
This can also be found under the 'Transactions' menu

[Change Product Registration](#)
Your contribution will be cancelled if your Vendors and Products are not properly registered

[To view your current balance](#) This can also be found under the 'Investments' menu

Note: you can access this page any time you are logged in by clicking the “Summary” tab at the top of the page as shown above.

From here you can make changes to your contributions and investment providers; see the appropriate instructions for the type of change you want to make.

LOGIN INSTRUCTIONS FOR CURRENT PARTICIPANTS/WEBSITE USERS

If you have been making contributions to the 403(b) plan and have logged onto the website before, follow the GENERAL LOGIN INSTRUCTIONS, and when you get to this page, click the “Login” button next to “I have logged onto this website before.”



My Status	Login Instructions	Link to Login
I have logged into this website before	<ul style="list-style-type: none"> • Username and Password you set up. If you do not remember what you set up, please call us at (800) 943-9179. If you did not change your username and password after you logged into the website, then use :- <ul style="list-style-type: none"> • Username- Your Social Security Number • Password- Last 4 digits of your Social Security Number 	
I have never been in a plan <ul style="list-style-type: none"> • Have never had a deduction from my pay 	<ul style="list-style-type: none"> • Username- Social Security Number • An enrollment password for your Employer and Plan will be provided when you click Login in the next box. 	
I have contributed to a 403(b) in the past but am currently not contributing <ul style="list-style-type: none"> • Have contributed to a 403(b) with another employer or stopped deductions before CalSTRS403bComply took over my current employer's Plan. 	<ul style="list-style-type: none"> • Username- Social Security Number • An enrollment password for your Employer and Plan will be provided when you click Login in the next box. 	
I am in a Plan but have never used this website <ul style="list-style-type: none"> • Currently have a 403(b) deduction from my pay • Had a deduction from my pay when CalSTRS403bComply started administering the plan, but have since stopped the 	<ul style="list-style-type: none"> • Username- Social Security Number • Password- Last 4 digits of your Social Security Number 	

This will take you to this screen, where you will use the “User ID” and “Password” you created to access this account, and click “Login.”

Login

User Id:

Password:

Select Role:

[New to the system? Enroll now!](#)

[Forgot User ID or Password?](#)

[Problems Viewing the Site?](#)

Note: Both entries are case sensitive. If you fail to login three consecutive times your account could be disabled.

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This will take you to the “Participant Summary” page:

The Retirement Solution

Benefits Summary | **Summary** | Investments | Transactions | Tools | Personal Profile

Change Plans | Log Out | Help

Personal Info [Change or View Details](#)

Test's & Participant ID: 123 Sesame St
A/B Rental
Hire date: 01/01/1952
Home e-mail: jbarraza@loggroupholdings.com
Marital status: Unknown

New Participants
(Those enrolling for the first time who used the plan password to create their account)

Step 1 Contact an approved investment provider and setup an account.
Enrolling on this website will only establish your payroll deduction.

Step 2 Click here to select your contribution amount & investment providers.

Step 3 Click here for product registration.
If you do not complete it at the end of Step 2, your contribution will be cancelled if your vendors and products are not properly registered.

Current Participants
(Those who already have elections or used the last four of their SSN to create an account)

[View Current Elections](#)
This can also be found in 'Reports' under the 'Tools' menu

[View or Change Your Contribution Amount and Investment Providers](#)
This can also be found under the 'Transactions' menu

[Change Product Registration](#)
Your contribution will be cancelled if your Vendors and Products are not properly registered

[To view your current balance](#) This can also be found under the 'Investments' menu

Note: you can access this page any time you are logged in by clicking the “Summary” tab at the top of the page as shown above.

LOGIN INSTRUCTIONS FOR PAST PARTICIPANTS WHO ARE NEW TO CALSTRS

If you have contributed to a 403(b) plan in the past but have not made a contribution since CalSTRS403bComply took over your employer's plan, follow the GENERAL LOGIN INSTRUCTIONS.

When you get to this page, click the "Login" button next to "I have contributed to a 403(b) in the past but am not currently contributing."



My Status	Login Instructions	Link to Login
I have logged into this website before	<ul style="list-style-type: none"> • Username and Password you set up. <p>If you do not remember what you set up, please call us at (800) 943-9179.</p> <p>If you did not change your username and password after you logged into the website, then use :-</p> <ul style="list-style-type: none"> • Username- Your Social Security Number • Password- Last 4 digits of your Social Security Number 	
I have never been in a plan <ul style="list-style-type: none"> • Have never had a deduction from my pay 	<ul style="list-style-type: none"> • Username- Social Security Number • An enrollment password for your Employer and Plan will be provided when you click Login in the next box. 	
I have contributed to a 403(b) in the past but am currently not contributing <ul style="list-style-type: none"> • Have contributed to a 403(b) with another employer or stopped deductions before CalSTRS403bComply took over my current employer's Plan. 	<ul style="list-style-type: none"> • Username- Social Security Number • An enrollment password for your Employer and Plan will be provided when you click Login in the next box. 	
I am in a Plan but have never used this website <ul style="list-style-type: none"> • Currently have a 403(b) deduction from my pay • Had a deduction from my pay when CalSTRS403bComply started administering the plan, but have since stopped the 	<ul style="list-style-type: none"> • Username- Social Security Number • Password- Last 4 digits of your Social Security Number 	

This will take you to this screen:

New Employee Enrollment

Login

SSN:
 Password:

Note: The password is case sensitive. If you fail to login three consecutive times your account could be disabled. The plan password for enrolling online can be found in the Summary Plan Description for your employer. They can be found at one of the websites below.

Plan Passwords

[California 403\(b\) Plans](#)
[Texas 403\(b\) Plans](#)
[All Other States 403\(b\) Plans](#)
[457, 401\(a\), and 401\(k\) Plans](#)

Plan Description

[Region 10 RAMS Participating Districts](#)
[CalSTRS Participating Districts](#)
[All Other JEM Clients](#)

Click on “California 403(b) Plans,” which will open a PDF file containing a list of school districts.

Find your district and note the password listed next to it. Back in the screen above, enter your nine-digit Social Security Number in the “SSN” field and enter the password from the list in the “Password” field, then click “Begin.”

New Employee Enrollment

Login

SSN:
 Password:

Note: The password is case sensitive. If you fail to login three consecutive times your account could be disabled. The plan password for enrolling online can be found in the Summary Plan Description for your employer. They can be found at one of the websites below.

Plan Passwords

[California 403\(b\) Plans](#)
[Texas 403\(b\) Plans](#)
[All Other States 403\(b\) Plans](#)
[457, 401\(a\), and 401\(k\) Plans](#)

Plan Description

[Region 10 RAMS Participating Districts](#)
[CalSTRS Participating Districts](#)
[All Other JEM Clients](#)

You'll then be taken to a page where you'll need to input personal information, like name and address. It will look like this:

Step 1 of 2: Personal Information

Items marked with an asterisk (*) must be completed before you can proceed to the next step.

Username Information

Establish your Username
(alphanumeric digits, case-sensitive)

Establish your Password
(digits, case-sensitive)

Re-enter Password:

Remember your Username and Password. You will need them to access your account via the plan website in the future.

Lost Password Information

In the event that you lose your Password, please set up the answer to your "Lost Password" verification question.

Verification Question: What is your pet's name? ▼ Verification Answer:


Your Personal Information

First Name Jane *

Last Name Doe *

When done, click the "Save and Continue" button and it will take you to a review page, giving you a chance to review your information. If all is correct, click the "Finish" button.

Like the screen below says, you've now created your account with your employer's 403(b) Plan.



Enrollment Steps Summary Investments Tools Log Out Help

Congratulations! Your Account has been Created.

The confirmation number for this transaction is: 42623

You may access your account via the plan's website at any time using your Username and Password. If you elected to receive email confirmations, you will receive confirmation of your enrollment at the email address specified.

Reminders:

<p>New Participants will need to:</p> <ul style="list-style-type: none"> Contact an approved Investment Provider and setup an account Select a contribution amount Select one or more Investment Providers 	<p>Current Participants can:</p> <ul style="list-style-type: none"> View Current Elections Change Contribution Amounts Change Investment Providers
---	---

[Click here](#) to continue and access your account

Now click the "Click here" link to continue and access your account.

This will take you to your “Participant Summary” page. It looks like this:

The Retirement Solution

Benefits Summary **Summary** Investments Transactions Tools Personal Profile

Change Plans Log Out Help

Personal Info [Change or View Details](#)

Test's & Participant01
 123 Sesame St
 A B Rental
 He's said Test This 78757
 Home e-mail:
 jbaraza@loggroupholdings.com

Birth date: 01/01/1952
 Hire date:
 Entry date:
 Marital status: Unknown

New Participants
(Those enrolling for the first time who used the plan password to create their account)

Step 1
Contact an approved investment provider and setup an account.
Enrolling on this website will only establish your payroll deduction.

Step 2
[Click here](#) to select your contribution amount & investment providers.

Step 3
[Click here](#) for product registration.
(If you did not complete it at the end of Step 2)
Your enrollment will be cancelled if your vendors and products are not properly registered.

Current Participants
(Those who already have elections or used the last four of their SSN to create an account)

[View Current Elections](#)
This can also be found in 'Reports' under the 'Tools' menu

[View or Change Your Contribution Amount and Investment Providers](#)
This can also be found under the 'Transactions' menu

[Change Product Registration](#)
Your contribution will be cancelled if your Vendors and Products are not properly registered

[To view your current balance](#) This can also be found under the 'Investments' menu

Note: you can access this page any time you are logged in by clicking the “Summary” tab at the top of the page as shown above.

See INSTRUCTIONS FOR SETTING UP 403(B) CONTRIBUTIONS for the next steps you need to take in setting up your 403(b).

INSTRUCTIONS FOR SETTING UP 403(B) CONTRIBUTIONS

If you are a new 403(b) participant or a past 403(b) participant new to CalSTRS, once you have successfully logged in and set up your account with www.Calstrs403bcomply.com, you still need to set up your 403(b) account with CalSTRS.

SET UP AN ACCOUNT WITH A VENDOR

If you have not set up a 403(b) account with an approved Investment Provider, you will need to return to the homepage (www.Calstrs403bcomply.com) and click the "403(b) Vendors" button, as shown below:

CALSTRS
403bComply
Compliance & Administration Solutions

home | contact us

Learn More

Login

Forms

Plan Descriptions

403(b) Vendors

JEM, the administrator for the CalSTRS 403bComply program has a new address:
900 S Capital of Texas Hwy, Suite 350, Austin, TX 78746

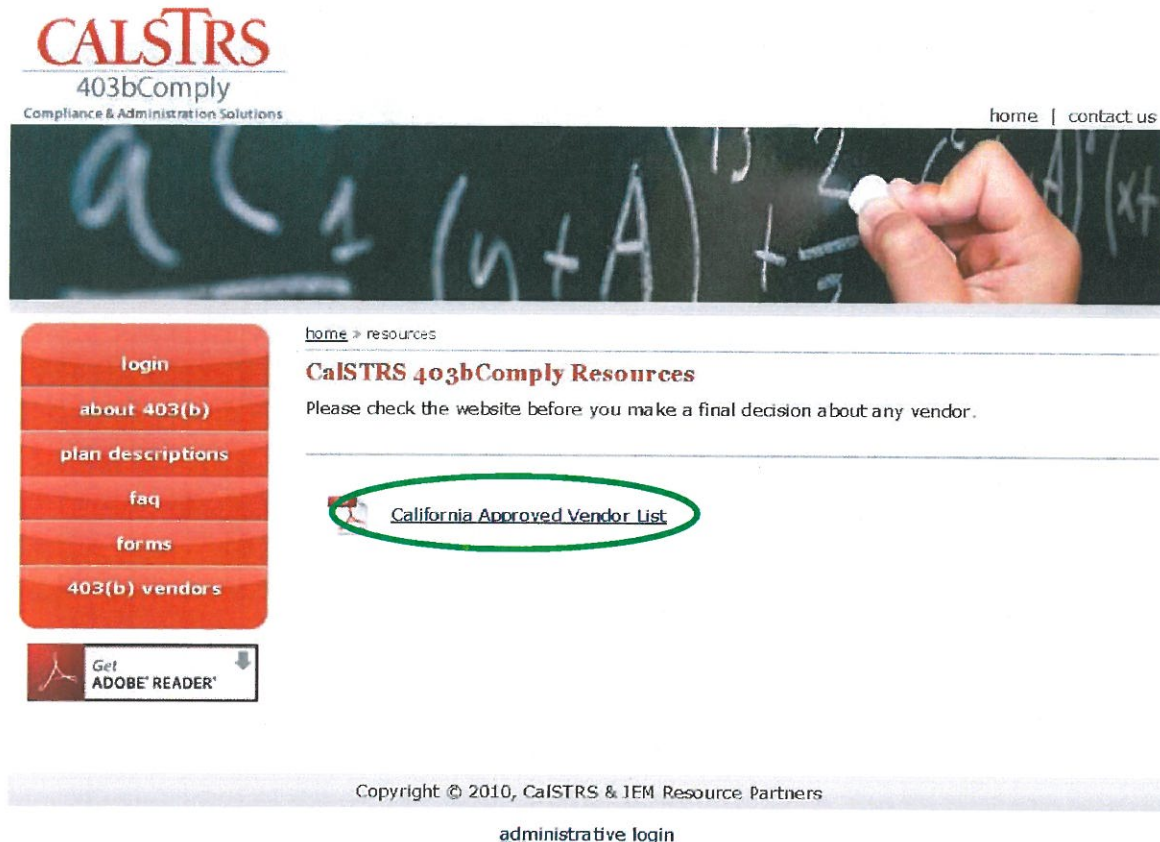
CalSTRS offers 403(b) plan administration services to public school districts and other education agencies through a contract with a third party administrator (TPA). The TPA is required to be totally independent of any 403(b) sales in the employer's plan, including through any affiliated companies.

CalSTRS selected JEM Resource Partners through a competitive proposal process to offer the 403(b) TPA services. These services are a part of the CalSTRS 403bComply program.

To request a 403(b) distribution, transfer, rollover, exchange or loan, [click here](#)

Vendors will not process these requests without the approval of your employer or the third party administrator (JEM) for the 403(b) plan. All 403(b) plan distributions, transfers, rollovers, exchanges and loans must be approved by JEM.


This will take you to the following screen, where you will click on the “California Approved Vendor List” button:



This will open up a PDF containing a list of approved vendors. You may set up a 403(b) account with any of the vendors on this list unless a notation is present stating that an account must already exist as of a certain date in order to contribute to that vendor (“grandfathered vendors”). You will need to contact the vendor **independently from the CalSTRS website** to set up your account.

Once you have set up an account with an approved vendor, login to www.Calstrs403bcomply.com.

Note: you have just completed "Step 1: Contact an approved Investment provider and set up an account," as shown below:



Taking the trouble out of retirement

[Benefits Summary](#)
[Summary](#)
[Investments](#)
[Transactions](#)
[Tools](#)
[Personal Profile](#)

[Change Plans](#)
[Log Out](#)
[Help](#)

Personal Info
[Change or View Details](#)

Test's & Participant01
 123 Sesame St
 A B Rental
 He's said Test This 78757
 Home e-mail:
 jbeiraza@toggroupholdings.com

Birth date: 01/01/1952
 Hire date:
 Entry date:
 Marital status: Unknown

New Participants
 (Those enrolling for the first time who used the plan password to create their account)

Step 1
 Contact an approved investment provider and setup an account.
(Enrolling on this website will only establish your payroll deduction)

Step 2
 Click here to select your contribution amount & investment providers

Step 3
 Click here for product registration (if you did not complete it at the end of Step 2)
Your contribution will be cancelled if your vendors and products are not properly registered

Current Participants
 (Those who already have elections or used the last four of their SSN to create an account)

[View Current Elections](#)
This can also be found in 'Reports' under the 'Tools' menu

[View or Change Your Contribution Amount and Investment Providers](#)
This can also be found under the 'Transactions' menu

[Change Product Registration](#)
Your contribution will be cancelled if your Vendors and Products are not properly registered

[To view your current balance](#) This can also be found under the 'Investments' menu

SET UP PER-PAYCHECK CONTRIBUTIONS

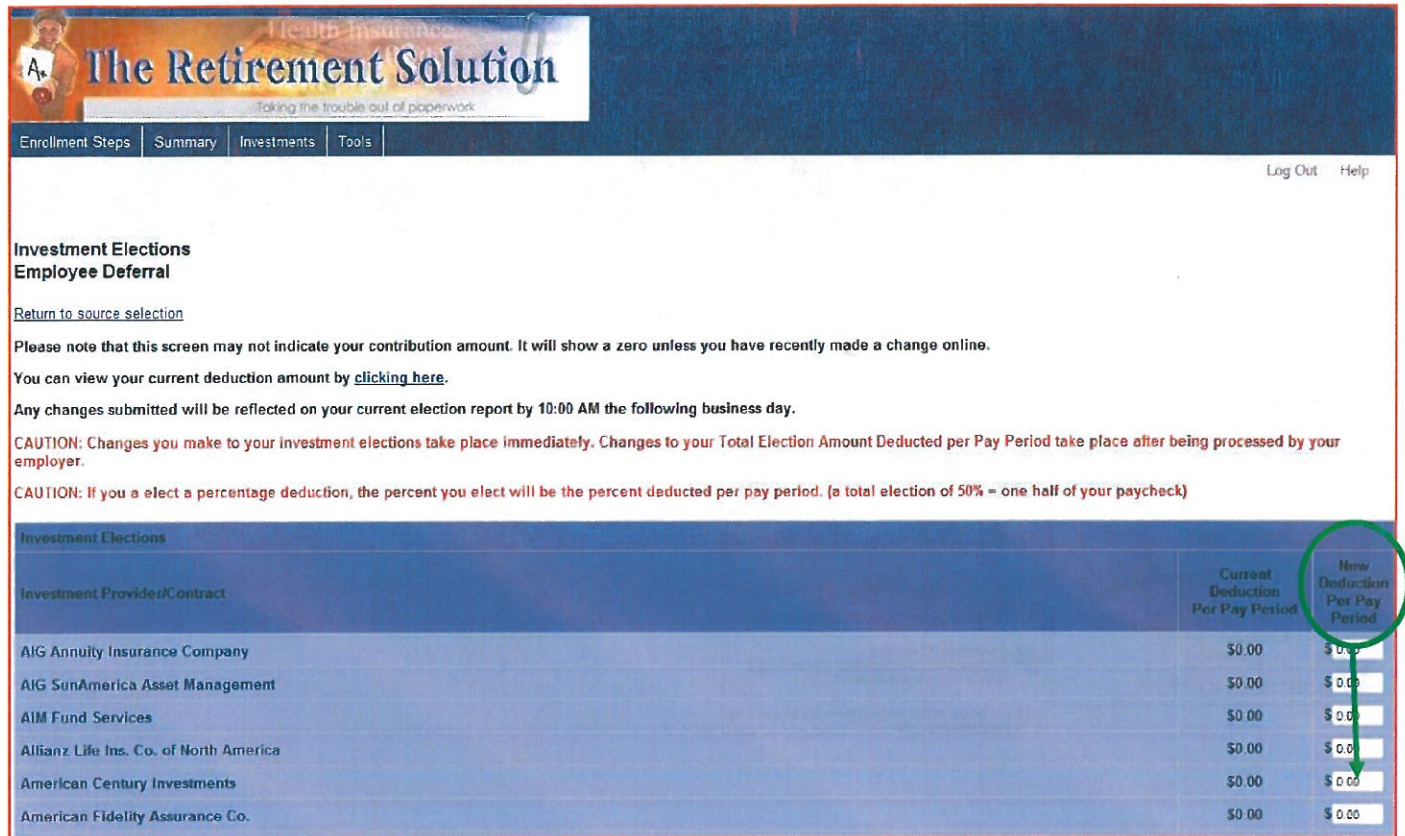
Once you have set up an account with an approved vendor, login to www.Calstrs403bcomply.com, and from the “Participant Summary Page,” scroll down, and under “New Participants” click on “Step 2: Click here to select your contribution amount and investment providers.”

The screenshot shows the 'The Retirement Solution' website interface. The top navigation bar includes links for Benefits Summary, Summary, Investments, Transactions, Tools, and Personal Profile. The 'Personal Info' section displays details for 'Test's & Participant01', including address, birth date (01/01/1952), hire date, entry date, home email, and marital status. Below this, the 'New Participants' section is highlighted with a green circle. It contains three steps: Step 1 (Contact an approved investment provider), Step 2 (Click here to select your contribution amount & investment providers), and Step 3 (Click here for product registration). The 'Current Participants' section is also visible, listing various actions like 'View Current Elections' and 'View or Change Your Contribution Amount and Investment Providers'.

This will take you the following page, where you will click the “Employee Deferral” button:

The screenshot shows the 'Investment Election Source Selection' page. The top navigation bar includes links for Enrollment Steps, Summary, Investments, and Tools. The main content area is titled 'Investment Election Source Selection' and contains a section labeled 'Select source of money'. Under this section, the 'Employee Deferral' button is highlighted with a green circle.

This will take you to the following page:



The Retirement Solution
Taking the trouble out of paperwork

Enrollment Steps | Summary | Investments | Tools

Log Out Help

Investment Elections
Employee Deferral

[Return to source selection](#)

Please note that this screen may not indicate your contribution amount. It will show a zero unless you have recently made a change online.

You can view your current deduction amount by [clicking here](#).

Any changes submitted will be reflected on your current election report by 10:00 AM the following business day.

CAUTION: Changes you make to your investment elections take place immediately. Changes to your Total Election Amount Deducted per Pay Period take place after being processed by your employer.

CAUTION: If you elect a percentage deduction, the percent you elect will be the percent deducted per pay period. (a total election of 50% = one half of your paycheck)

Investment Provider/Contract	Current Deduction Per Pay Period	New Deduction Per Pay Period
AIG Annuity Insurance Company	\$0.00	\$0.00
AIG SunAmerica Asset Management	\$0.00	\$0.00
AIM Fund Services	\$0.00	\$0.00
Allianz Life Ins. Co. of North America	\$0.00	\$0.00
American Century Investments	\$0.00	\$0.00
American Fidelity Assurance Co.	\$0.00	\$0.00

Find the approved vendor with whom you have set up an account and enter the dollar amount you would like to contribute to your plan with that vendor per pay period in the “New Deduction Per Pay Period” field next to the vendor’s name. If you’d like to contribute \$100 per paycheck, enter “100.00” in the field. If you’d like to contribute \$156.21 per paycheck, enter “156.21” in the field.

If your employer allows contributions as a percentage of pay, you will be able to choose whether to contribute a percentage or a dollar amount. Be very careful if you elect a percentage. For example, if you intend to contribute \$50.00 per payroll but input “50” as a percentage, you are actually electing to contribute 50% of your pay.

You may contribute to plans with more than one approved vendor, but be sure that you have set up an account with each vendor with whom you intend to contribute funds.


If you are contributing to a 401(k) plan or 403(b) plan with another employer, you **must** call our Customer Service number and supply this information to a representative. They will assist you with any questions. Failure to supply this information can result in an over contribution to by you to your Employer’s 403(b) plan, which can have negative financial consequences for you. You can reach us at (888) 892-7494.

When you have finished entering your contributions to the approved vendor(s) you have chosen, click the “Submit” button at the bottom of the page:

Transamerica Life Insurance Co	\$0.00	\$0.00
Transamerica Life Insurance Company	\$0.00	\$0.00
United Teacher Associates Ins. Co.	\$0.00	\$0.00
USAA Investment Mgmt Co.	\$0.00	\$0.00
USAA Investment Mgmt Company	\$0.00	\$0.00
Valic	\$0.00	\$0.00
Van Kampen Funds	\$0.00	\$0.00
Veritrust Financial LLC	\$0.00	\$0.00
Waddell & Reed	\$0.00	\$0.00
Washington National Insurance Company	\$0.00	\$0.00
Western Reserve Life Assurance Co. of Ohio	\$0.00	\$0.00
Total Election Amount Deducted per Pay Period:	\$0.00	\$1.00

This submission will not create an account with the Investment Providers.
 By completing this election, you agree to the terms of the electronic
 salary reduction agreement, that can be viewed by [clicking here](#)

This will take you to a review page to make sure you’ve elected to contribute the correct amount. If so, click the “Continue” button.



The Retirement Solution

Taking the trouble out of paperwork

[Log Out](#) [Help](#)

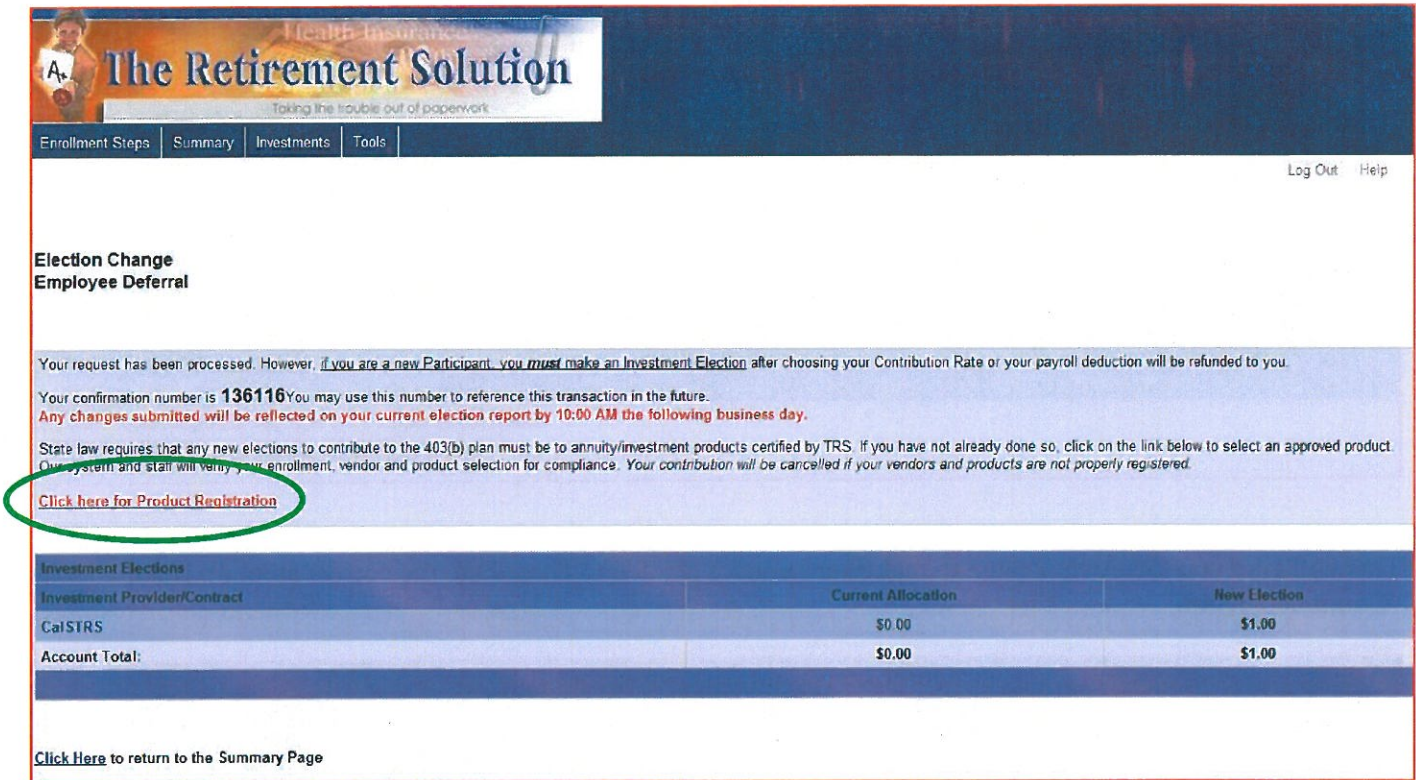
Enrollment Steps
Summary
Investments
Tools

Election Change
Employee Deferral

Investment Elections	Current Allocation	New Election
Investment Provider/Contract		
CalSTRS	\$0.00	\$1.00
Account Total:	\$0.00	\$1.00

You’ll then be taken to a “Contribution Rate Change” page, confirming you’ve changed your contribution rate and provider. It will give you a confirmation number, which you may reference in the future, ensuring you’ve changed your contribution amount and provider.

There is still one more step to complete. To finalize your contribution, click the "Click here for Product Registration" button as shown. (You can also access this step by clicking the "Step 3: Click here for Product Registration" button listed below steps 1 and 2 for New Participants on the "Participant Summary" page).



The Retirement Solution
Taking the trouble out of paperwork

Enrollment Steps | Summary | Investments | Tools

Log Out Help

**Election Change
Employee Deferral**

Your request has been processed. However, if you are a new Participant, you **must** make an **Investment Election** after choosing your Contribution Rate or your payroll deduction will be refunded to you.

Your confirmation number is **136116** You may use this number to reference this transaction in the future.

Any changes submitted will be reflected on your current election report by 10:00 AM the following business day.

State law requires that any new elections to contribute to the 403(b) plan must be to annuity/investment products certified by TRS. If you have not already done so, click on the link below to select an approved product. Our system and staff will verify your enrollment, vendor and product selection for compliance. Your contribution will be cancelled if your vendors and products are not properly registered.

[Click here for Product Registration](#)

Investment Elections	Current Allocation	New Election
Investment Provider/Contract		
CalSTRS	\$0.00	\$1.00
Account Total:	\$0.00	\$1.00

[Click Here](#) to return to the Summary Page

This will open a new window for you:



The Retirement Solution
Taking the trouble out of paperwork

JEM Product Registration

Please Login to continue:

State:

Plan Name: -First Select a State-

Social Security Number:

Continue

Use the drop-down menus to select your "State" and "Plan Name," and fill in your Social Security Number, then click the "Continue" button.

This will take you to the following screen:

Health Insurance
The Retirement Solution
Taking the trouble out of paperwork

JEM Product Registration - California

SSN: 000-00-0016 [\(Click here if this is not your SSN\)](#)

Please specify new product registration below:

Investment Provider	Investment Product	
1. (Select a Provider)	Select a Provider First	Remove

[Cancel](#) [Reset](#) [Submit](#) [Add Product](#)

Select the Investment Provider with whom you've opened a 403(b) account from the dropdown list. Then, select the Investment Product you've chosen with that particular vendor. When you are done, click the "Submit" button.

On the following screen, click "Done."

Health Insurance
The Retirement Solution
Taking the trouble out of paperwork

JEM Product Registration - California

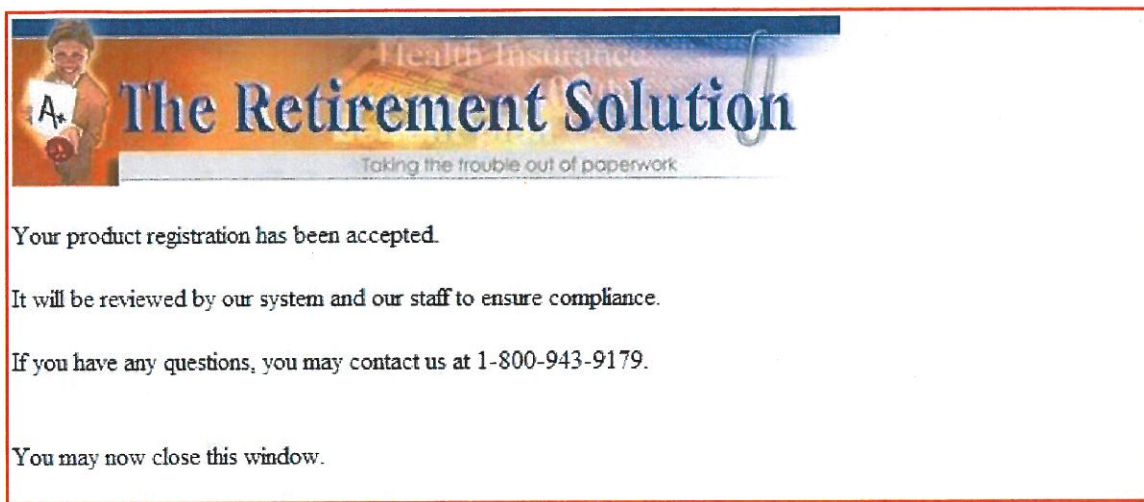
SSN: 000-00-0016 [\(Click here if this is not your SSN\)](#)

Your current Product Registration is:

Investment Provider	Investment Product
1. CalSTRS Pension2	CalSTRS Pension2

[Change Registration](#) [Done](#)

You should see this screen before you:



Congratulations. You've completed all three steps required to set up contributions to your 403(b) account. From now on, you will follow the steps in the INSTRUCTIONS FOR CHANGING YOUR CONTRIBUTIONS OR PROVIDER section of this tutorial to make changes to your 403(b) contributions.

INSTRUCTIONS FOR CHANGING YOUR CONTRIBUTIONS OR PROVIDER

If you are currently contributing to the 403(b) plan through your employer or you have ever contributed to the 403(b) plan since CalSTRS / JEM Resource Partners took over administration of the plan (see list attached), you will use these instructions to make changes to your account whether or not you have been to this website before.

CHECK YOUR CURRENT PAYROLL DEDUCTIONS

Log in to www.Calstrs403bcomply.com and from the "Participant Summary" page, click the "View Current Elections" button under Current Participants:

The screenshot shows the website interface for 'The Retirement Solution'. The header includes a navigation bar with links: Benefits Summary, Summary, Investments, Transactions, Tools, and Personal Profile. On the right, there are links for Change Plans, Log Out, and Help.

The 'Personal Info' section displays the following details for Test's & Participant01:

Test's & Participant01	Birth date:	01/01/1952
123 Sesame St	Hire date:	
AB Rental	Entry date:	
He's said Test This 78757	Marital status:	Unknown
Home e-mail:		
jbaraza@toggroupholdings.com		

Below the personal info, there are two main sections:

- New Participants:** (Those enrolling for the first time who used the plan password to create their account)
 - Step 1: Contact an approved investment provider and setup an account. (Enrolling on this website will only establish your payroll deduction.)
 - Step 2: Click here to select your contribution amount & investment providers.
 - Step 3: Click here for product registration. (If you did not complete it at the end of Step 2). (Your contributions will be cancelled if your vendors and products are not properly registered.)
- Current Participants:** (Those who already have elections or used the last four of their SSN to create an account)
 - View Current Elections:** This can also be found in 'Reports' under the 'Tools' menu. (This link is circled in green in the screenshot.)
 - View or Change Your Contribution Amount and Investment Providers:** This can also be found under the 'Transactions' menu.
 - Change Product Registration:** Your contribution will be cancelled if your Vendors and Products are not properly registered.
 - To view your current balance:** This can also be found under the 'Investments' menu.

This will take you to the Reports page. It looks like this:

The Retirement Solution
Taking the trouble out of paperwork

Benefits Summary | Summary | Investments | Transactions | Tools | Personal Profile

Change Plans | Log Out | Help

Reports

Current Participants can view their Current Elections Report by selecting that report from the 'Select report' drop down list, and clicking the 'Submit' button.

The report requires Adobe Reader and will open in a separate window. If you do not have Adobe Reader, you can download it free of charge by following the link below.

Create Reports

Select report group: None | Select report: --None--

Available plan years: 01/01/2010 - 12/31/2010

From date: From date: n/a (mm/dd/yyyy) | To date: To date: n/a (mm/dd/yyyy)

Submit | **Refresh**

There are no previously run reports available at this time. To run a current report, please use the report creation tool above.

From the "Select report" dropdown menu, select "403b Current Elections," then click the "Submit" button.

A box will pop up that says your report is ready to be saved or reviewed. Click on the "Open Report" link:

The Retirement Solution
Taking the trouble out of paperwork

Benefits Summary | Summary | Investments | Transactions | Tools | Personal Profile

Change Plans | Log Out | Help

Reports

Current Participants can view their Current Elections Report by selecting that report from the 'Select report' drop down list, and clicking the 'Submit' button.

The report requires Adobe Reader and will open in a separate window. If you do not have Adobe Reader, you can download it free of charge by following the link below.

Create Reports

Select report group: None | Select report: --None--

Available plan years: 01/01/2010 - 12/31/2010

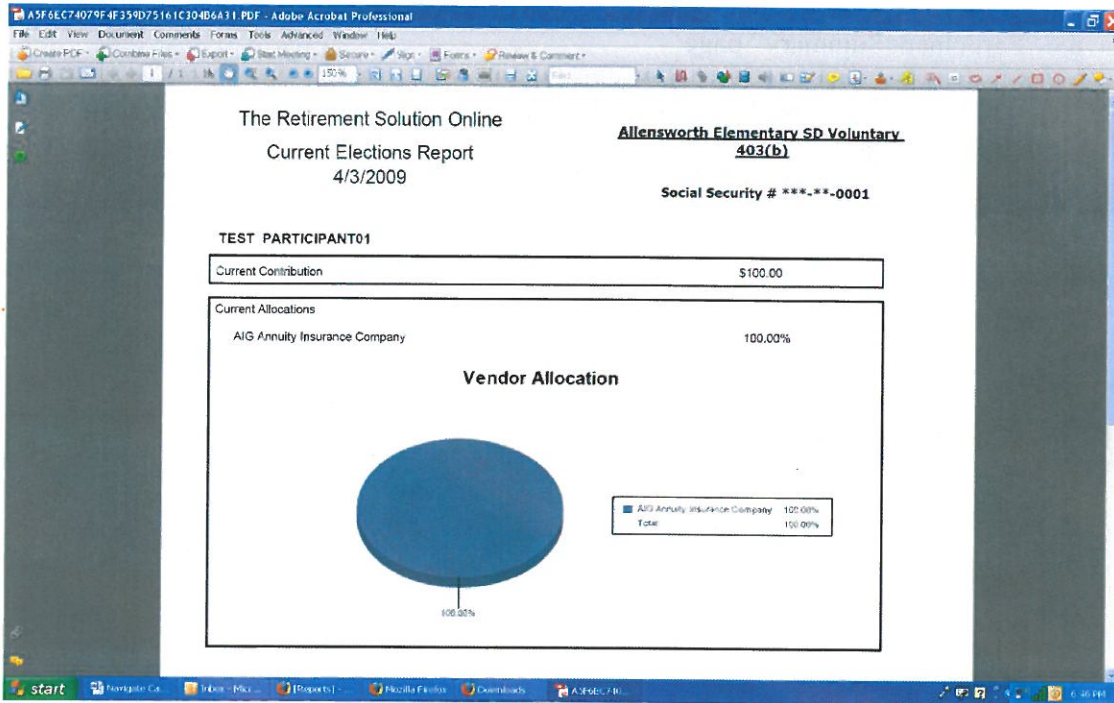
From date: From date: n/a (mm/dd/yyyy) | To date: To date: n/a (mm/dd/yyyy)

Submit | **Refresh**

There are no previously run reports available at this time. To run a current report, please use the report creation tool above.

Mozilla Firefox
https://www.yourplanaccess.com/theretir
Your report is ready to be saved or viewed. **Open Report**
Close
Done | www.yourplanaccess.com

A PDF report will appear on your screen showing the amount of your payroll deduction (per pay period) and the 403(b) vendor(s) to which your contributions are going:



Congratulations. You've successfully viewed the current amount of your payroll deductions and the vendor to which your deductions are going.

CHECK YOUR ACCOUNT BALANCES

To view how much money you have in your account, click the “To view your current balance” link under Current Participants on the “Participant Summary” page:

The Retirement Solution
Taking the trouble out of paperwork

Benefits Summary | Summary | Investments | Transactions | Tools | Personal Profile | [Change Plans](#) | [Log Out](#) | [Help](#)

Personal Info [Change or View Details](#)

Test's & Participant01
123 Sesame St
A B Rental
He's said Test This 78757
Home e-mail: jbarraza@loggroupholdings.com
Birth date: 01/01/1952
Hire date:
Entry date:
Marital status: Unknown

New Participants
(Those enrolling for the first time who used the plan password to create their account)

Current Participants
(Those who already have elections or used the last four of their SSN to create an account)

Step 1 Contact an approved investment provider and setup an account.
Enrolling on this website will only establish your payroll deduction.

Step 2 Click here to select your contribution amount & investment providers.

Step 3 Click here for product registration (if you do not complete it at the end of Step 2).
Your contributions will be cancelled if your vendors and products are not properly registered.

Current Participants

- [View Current Elections](#)
This can also be found in 'Reports' under the 'Tools' menu
- [View or Change Your Contribution Amount and Investment Providers](#)
This can also be found under the 'Transactions' menu
- [Change Product Registration](#)
Your contribution will be cancelled if your Vendors and Products are not properly registered
- [To view your current balance. This can also be found under the Investments menu](#)

This will take you to a screen that looks like the one below, where you can view your account balances as of the balance date available.

The Retirement Solution
Taking the trouble out of paperwork

Benefits Summary | Summary | Investments | Transactions | Tools | Personal Profile | [Change Plans](#) | [Log Out](#) | [Help](#)

Account Balance

Account Balance

Balance by Investment

Investment Provider/Contract	Balance	Source	Balance Date
AXA Equitable Life Insurance	\$10,000.00	\$0.00	09/30/2010
First Investors	\$15,000.00	\$0.00	09/30/2010
Total	\$25,000.00	\$0.00	

CHANGE INVESTMENT PROVIDERS AND/OR PER-PAYCHECK CONTRIBUTIONS

Log in to www.Calstrs403bcomply.com and from the “Participant Summary” page, click the “View or Change Your Contribution Amount and Investment Providers” button under Current Participants:

The Retirement Solution
Taking the trouble out of paperwork

Benefits Summary | Summary | Investments | Transactions | Tools | Personal Profile

Change Plans | Log Out | Help

Personal Info [Change or View Details](#)

Test's & Participant01
123 Sesame St
A B Rental
He's said Test This 78757
Home e-mail: jbaraza@toggroupholdings.com
Birth date: 01/01/1952
Hire date:
Entry date:
Marital status: Unknown

New Participants
(Those enrolling for the first time who used the plan password to create their account)

Current Participants
(Those who already have elections or used the last four of their SSN to create an account)

View Current Elections
This can also be found in 'Reports' under the 'Tools' menu

View or Change Your Contribution Amount and Investment Providers
This can also be found under the 'Transactions' menu

Change Providers
Your contribution will be cancelled if your Vendors and Products are not properly registered

To view your current balance This can also be found under the 'Investments' menu

This will take you to the following page, where you will click the “Employee Deferral” button:

The Retirement Solution
Taking the trouble out of paperwork

Enrollment Steps | Summary | Investments | Tools

Log Out | Help

Investment Election Source Selection

Select source of money:

Employee Deferral

This will take you to the following page:

Investment Elections
Employee Deferral

[Return to source selection](#)

Please note that this screen may not indicate your contribution amount. It will show a zero unless you have recently made a change online.

You can view your current deduction amount by [clicking here](#).

Any changes submitted will be reflected on your current election report by 10:00 AM the following business day.

CAUTION: Changes you make to your investment elections take place immediately. Changes to your Total Election Amount Deducted per Pay Period take place after being processed by your employer.

CAUTION: If you elect a percentage deduction, the percent you elect will be the percent deducted per pay period. (a total election of 50% - one half of your paycheck)

Investment Provider/Contract	Current Deduction Per Pay Period	New Deduction Per Pay Period
AIG Annuity Insurance Company	\$0.00	\$0.00
AIG SunAmerica Asset Management	\$0.00	\$0.00
AIM Fund Services	\$0.00	\$0.00
Allianz Life Ins. Co. of North America	\$0.00	\$0.00
American Century Investments	\$0.00	\$0.00
American Fidelity Assurance Co.	\$0.00	\$0.00

You'll notice the text states even if you're contributing \$1,000 per paycheck, the screen will not indicate your contribution amount unless you have made a recent change online.

If you would like to change only the amount you are contributing per paycheck, simply enter the new amount you would like to contribute under the "New Deduction Per Pay Period" field next to your vendor's name. If you'd like to contribute \$100 per paycheck, enter "100.00" in the field. If you'd like to contribute \$156.21 per paycheck, enter "156.21" in the field. This will not add or subtract from your current contribution amount. The new number will become your contribution amount.

If you would like to change vendors, enter the amount you would like to contribute per paycheck next to your new approved vendor.

Note: you must set up an account independently from the CalSTRS website with any vendor with whom you decide to invest **before** you set up contributions to that vendor through the CalSTRS website. For instructions on how to do this, see SET UP AN ACCOUNT WITH A VENDOR under INSTRUCTIONS FOR SETTING UP 403(B) CONTRIBUTIONS.

You may contribute to plans with more than one approved vendor, but be sure that you have set up an account with each vendor with whom you intend to contribute funds.

If your employer allows contributions as a percentage of pay, you will be able to choose whether to contribute a percentage or a dollar amount. Be very careful if you elect a percentage. For example, if you intend to contribute \$50.00 per payroll but input "50" as a percentage, you are actually electing to contribute 50% of your pay.

If you are contributing to a 401(k) plan or 403(b) plan with another employer, you **must** call our Customer Service number and supply this information to a representative. They will assist you with any questions. Failure to supply this information can result in an over contribution to by you to your Employer's 403(b) plan, which can have negative financial consequences for you. You can reach us at (888) 892-7494.

When you have finished entering your contributions to the approved vendor(s) you have chosen, click the "Submit" button at the bottom of the page:

Transamerica Life Insurance Co	\$0.00	\$0.00
Transamerica Life Insurance Company	\$0.00	\$0.00
United Teacher Associates Ins. Co.	\$0.00	\$0.00
USAA Investment Mgmt Co.	\$0.00	\$0.00
USAA Investment Mgmt Company	\$0.00	\$0.00
Valic	\$0.00	\$0.00
Van Kampen Funds	\$0.00	\$0.00
Veritrust Financial LLC	\$0.00	\$0.00
Waddell & Reed	\$0.00	\$0.00
Washington National Insurance Company	\$0.00	\$0.00
Western Reserve Life Assurance Co. of Ohio	\$0.00	\$0.00
Total Election Amount Deducted per Pay Period:	\$0.00	\$1.00

This submission will not create an account with the Investment Providers. By completing this election, you agree to the terms of the electronic salary reduction agreement, that can be viewed by [clicking here](#)

This will take you to a review page to make sure you've elected to contribute the correct amount. If so, click the "Continue" button.

The Retirement Solution

Taking the trouble out of paperwork

[Enrollment Steps](#)
[Summary](#)
[Investments](#)
[Tools](#)

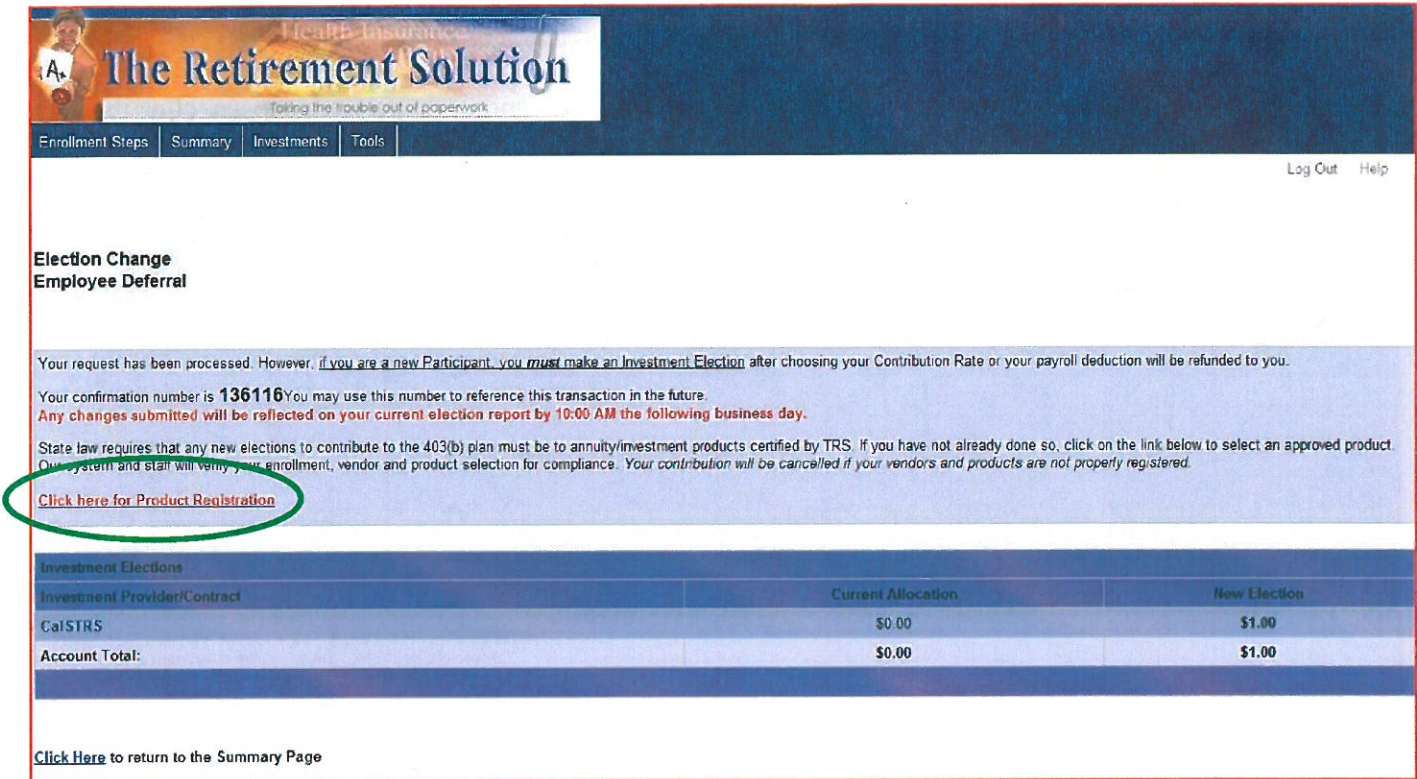
[Log Out](#)
[Help](#)

Election Change
Employee Deferral

Investment Provider/Contract	Current Allocation	New Election
CalSTRS	\$0.00	\$1.00
Account Total:	\$0.00	\$1.00

You'll then be taken to a "Contribution Rate Change" page, confirming you've changed your contribution rate and provider. It will give you a confirmation number, which you may reference in the future, ensuring you've changed your contribution amount and provider.

There is still one more step to complete. To finalize your contribution, click the “Click here for Product Registration” button as shown. (You can also access this step by clicking the “Change Product Registration” button listed below Current Participants on the “Participant Summary” page).



The Retirement Solution
Taking the trouble out of paperwork

Enrollment Steps | Summary | Investments | Tools

Log Out Help

Election Change
Employee Deferral

Your request has been processed. However, if you are a new Participant, you **must** make an Investment Election after choosing your Contribution Rate or your payroll deduction will be refunded to you.

Your confirmation number is **136116**. You may use this number to reference this transaction in the future.

Any changes submitted will be reflected on your current election report by 10:00 AM the following business day.

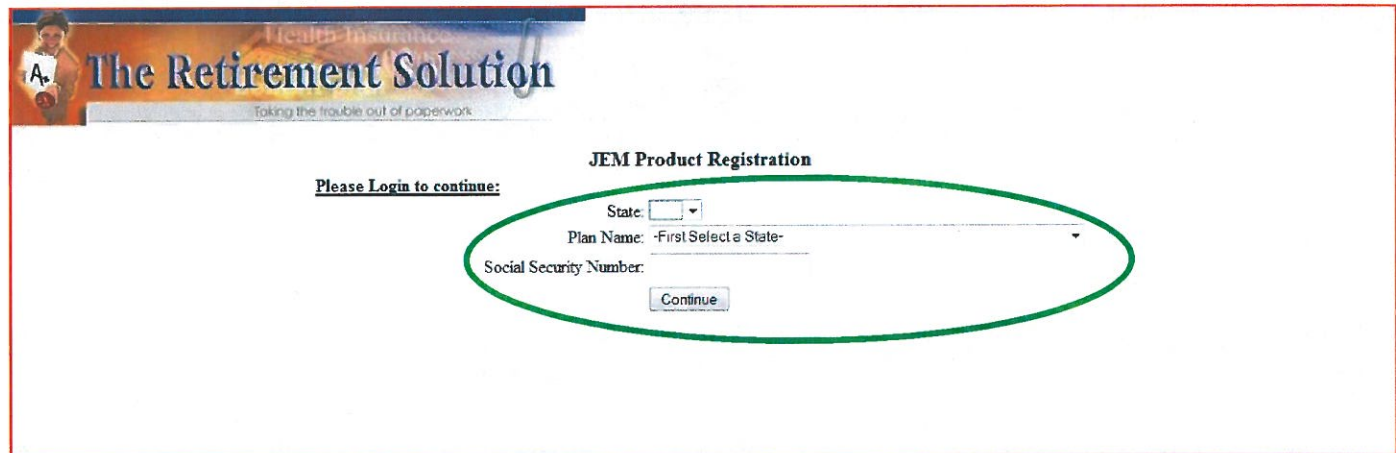
State law requires that any new elections to contribute to the 403(b) plan must be to annuity/investment products certified by TRS. If you have not already done so, click on the link below to select an approved product. Our system and staff will verify your enrollment, vendor and product selection for compliance. Your contribution will be cancelled if your vendors and products are not properly registered.

[Click here for Product Registration](#)

Investment Provider/Contract	Current Allocation	New Election
CalSTRS	\$0.00	\$1.00
Account Total:	\$0.00	\$1.00

[Click Here](#) to return to the Summary Page

This will open a new window for you:



JEM Product Registration

Please Login to continue:

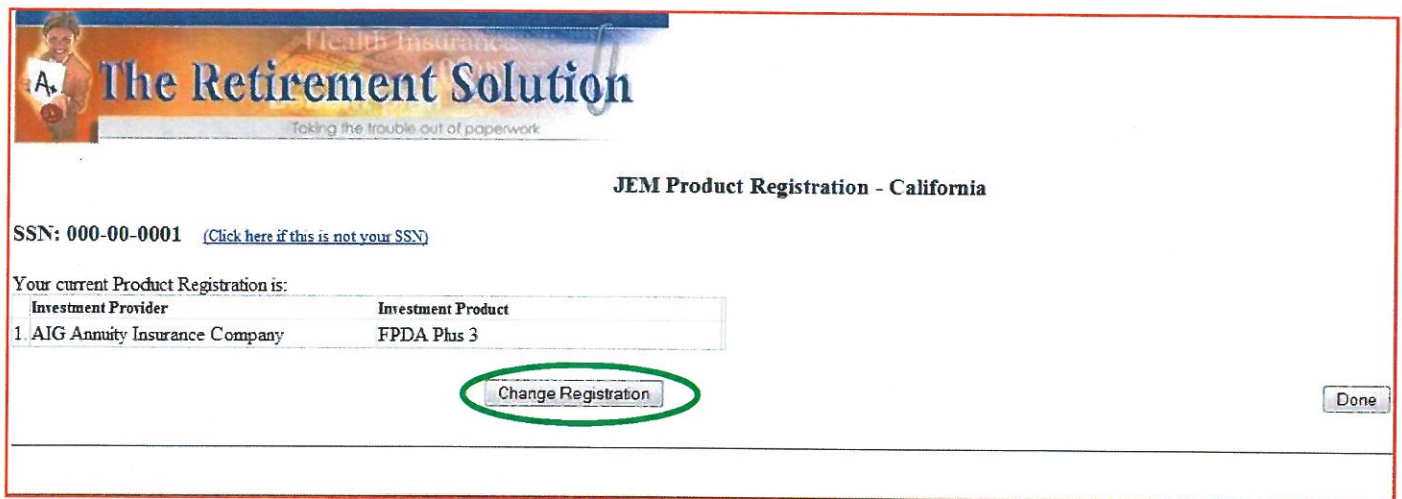
State:

Plan Name: -First Select a State-

Social Security Number:

Use the drop-down menus to select your “State” and “Plan Name,” and fill in your Social Security Number, then click the “Continue” button.

This will take you to the following screen:



The Retirement Solution
Taking the trouble out of paperwork

JEM Product Registration - California

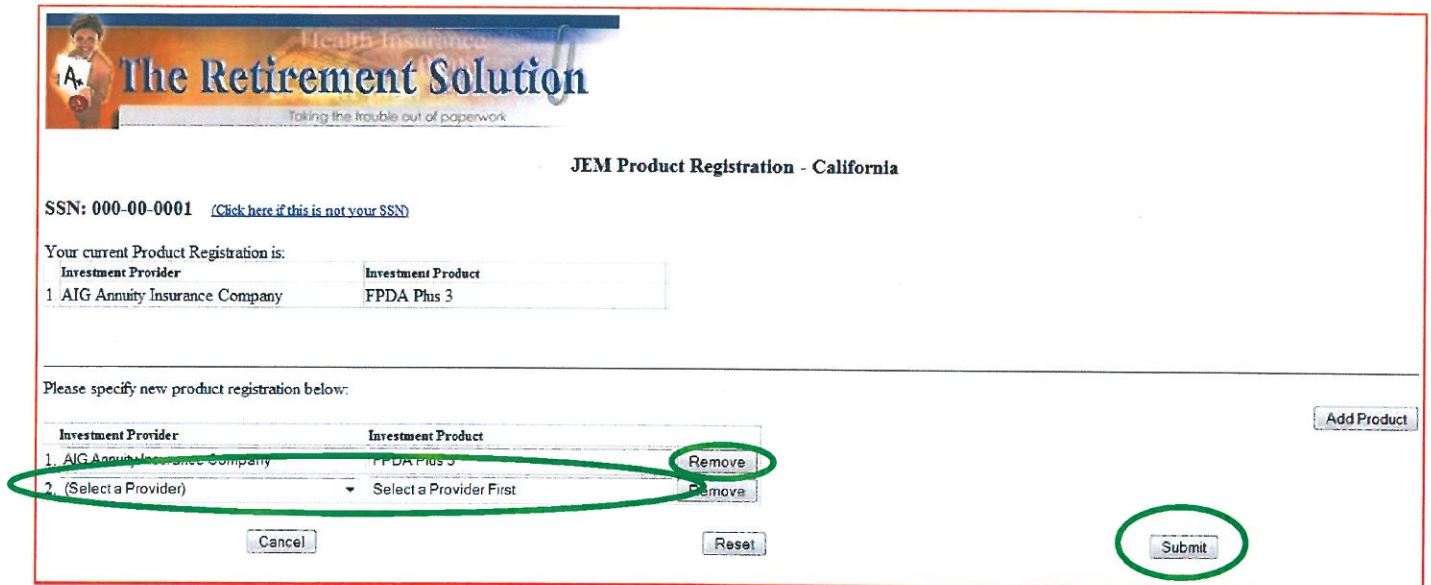
SSN: 000-00-0001 [\(Click here if this is not your SSN\)](#)

Your current Product Registration is:

Investment Provider	Investment Product
1. AIG Annuity Insurance Company	FPDA Plus 3

[Change Registration](#) [Done](#)

Click the “Change Registration” button, which will show the following screen:



The Retirement Solution
Taking the trouble out of paperwork

JEM Product Registration - California

SSN: 000-00-0001 [\(Click here if this is not your SSN\)](#)

Your current Product Registration is:

Investment Provider	Investment Product
1. AIG Annuity Insurance Company	FPDA Plus 3

Please specify new product registration below:

Investment Provider	Investment Product	
1. AIG Annuity Insurance Company	FPDA Plus 3	Remove
2. (Select a Provider)	Select a Provider First	Remove

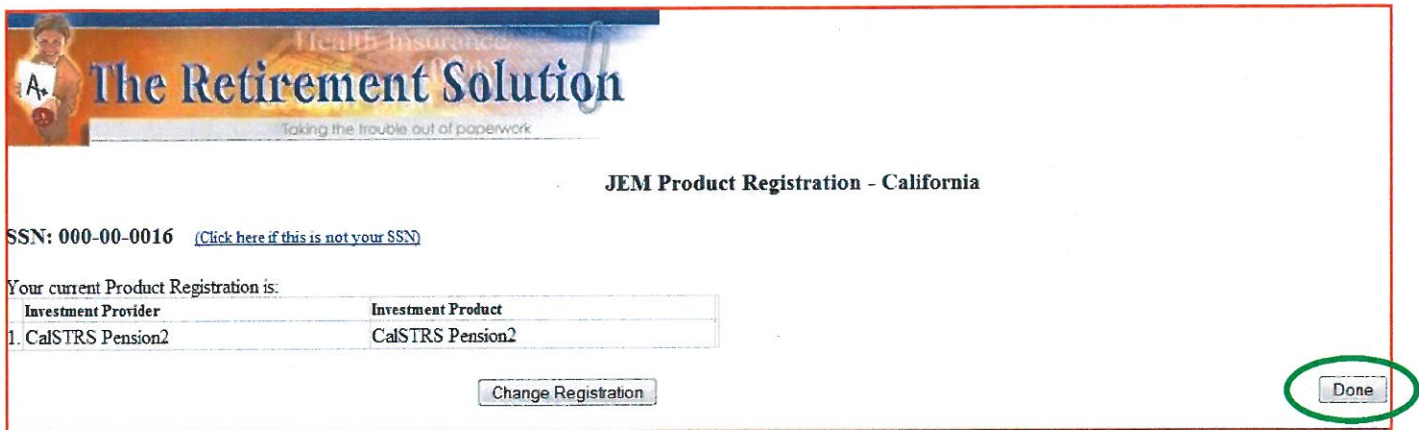
[Add Product](#) [Cancel](#) [Reset](#) [Submit](#)

Select the Investment Provider you’ve opened a 403(b) account with from the dropdown list. Then, select the Investment Product you’ve chosen with that particular vendor.

If you are replacing a vendor, you may click the “Remove” button next to your former Investment Provider. If you are changing only your contribution amount and not your Investment Provider, you **do not** need to remove anything or add anything from the dropdown menus.

When you are done, click the “Submit” button.

On the following screen, click “Done:”



Health Insurance
The Retirement Solution
Taking the trouble out of paperwork

JEM Product Registration - California

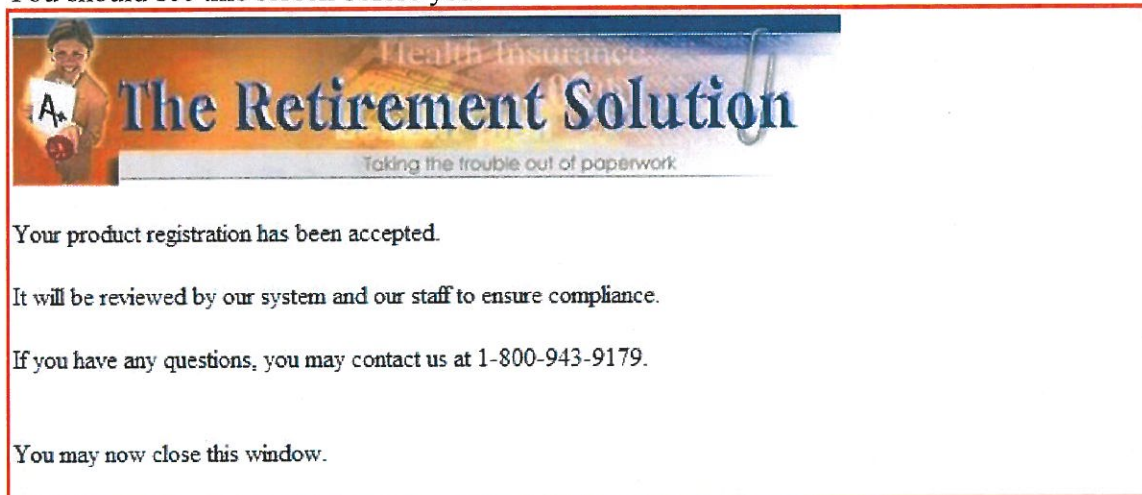
SSN: 000-00-0016 [\(Click here if this is not your SSN\)](#)

Your current Product Registration is:

Investment Provider	Investment Product
1. CalSTRS Pension2	CalSTRS Pension2

[Change Registration](#) [Done](#)

You should see this screen before you:



Health Insurance
The Retirement Solution
Taking the trouble out of paperwork

Your product registration has been accepted.

It will be reviewed by our system and our staff to ensure compliance.

If you have any questions, you may contact us at 1-800-943-9179.

You may now close this window.

Congratulations. You've successfully changed your contribution and/or Investment Provider. You may close the "Product Registration" window and then "Log out."

CEASE CONTRIBUTIONS

Log in to www.Calstrs403comply.com, and from the “Participant Summary” page, click the “View or Change Your Contribution Amount and Investment Providers” button under Current Participants:

The Retirement Solution
Taking the trouble out of paperwork

Benefits Summary | Summary | Investments | Transactions | Tools | Personal Profile

Change Plans | Log Out | Help

Personal Info [Change or View Details](#)

Test's & Participant01
123 Sesame St
A B Rental
He's said Test This 78757
Home e-mail:
jbarraza@loggroupholdings.com

Birth date: 01/01/1952
Hire date:
Entry date:
Marital status: Unknown

New Participants
(Those enrolling for the first time who used the plan password to create their account)

Current Participants
(Those who already have elections or used the last four of their SSN to create an account)

Step 1 Contact an approved investment provider and setup an account
Enrolling on this website will only establish your internet dashboard

Step 2 Click here to select your contribution amount & investment providers

Step 3 Click here for product registration
(If you did not complete it at the end of Step 2)
Your contribution will be cancelled if your vendors and products are not properly registered

View Current Elections
This can also be found in 'Reports' under the 'Tools' menu

View or Change Your Contribution Amount and Investment Providers
This can also be found under the 'Transactions' menu

Product Registration
Your contribution will be cancelled if your Vendors and Products are not properly registered

To view your current balance This can also be found under the 'Investments' menu

This will take you to the following page, where you will click the “Employee Deferral” button:

The Retirement Solution
Taking the trouble out of paperwork

Enrollment Steps | Summary | Investments | Tools

Log Out | Help

Investment Election Source Selection

Select source of money:

Employee Deferral

This will take you to the following page:

The Retirement Solution
Taking the trouble out of paperwork

Enrollment Steps | Summary | Investments | Tools

Log Out | Help

Investment Elections

Employee Deferral

[Return to source selection](#)

Please note that this screen may not indicate your contribution amount. It will show a zero unless you have recently made a change online.

You can view your current deduction amount by [clicking here](#).

Any changes submitted will be reflected on your current election report by 10:00 AM the following business day.

CAUTION: Changes you make to your investment elections take place immediately. Changes to your Total Election Amount Deducted per Pay Period take place after being processed by your employer.

CAUTION: If you elect a percentage deduction, the percent you elect will be the percent deducted per pay period. (a total election of 50% = one half of your paycheck)

Investment Provider/Contract	Current Deduction Per Pay Period	New Deduction Per Pay Period
AIG Annuity Insurance Company	\$0.00	\$0.00
AIG SunAmerica Asset Management	\$0.00	\$0.00
AIM Fund Services	\$0.00	\$0.00
Allianz Life Ins. Co. of North America	\$0.00	\$0.00
American Century Investments	\$0.00	\$0.00
American Fidelity Assurance Co.	\$0.00	\$0.00

You'll notice the text states even if you're contributing \$1,000 per paycheck, the screen will not indicate your contribution amount unless you have made a recent change online.

Since you want to stop contributions, and the numbers in the "New Deduction Per Pay Period" field already read "0.00," you do not need to change anything. The default number will become your contribution amount and effectively stop contributions.

Click the "Submit" button at the bottom of the page.

It will take you to a review page, stating you've dropped your contributions to "zero." Click the "Continue" button.

You'll then be taken to a "Contribution Rate Change" page, confirming you've changed your contribution rate to "zero." It will give you a confirmation number, which you may reference in the future, ensuring you've changed your contribution amount.

You may "Log Out."

Congratulations, you've successfully stopped all 403(b) contributions, and are welcome to start contributing again at any point in the future.

INSTRUCTIONS ON HOW TO REQUEST A DISTRIBUTION, LOAN, EXCHANGE, ROLLOVER OR TRANSFER

Go to: www.Calstrs403bcomply.com and click on the “click here” button shown below:

CALSTRS
403bComply
Compliance & Administration Solutions

home | contact us

Learn More

Login

Forms

Plan Descriptions

403(b) Vendors

JEM, the administrator for the CalSTRS 403bComply program has a new address:
900 S Capital of Texas Hwy, Suite 350, Austin, TX 78746

CalSTRS offers 403(b) plan administration services to public school districts and other education agencies through a contract with a third party administrator (TPA). The TPA is required to be totally independent of any 403(b) sales in the employer's plan, including through any affiliated companies.

CalSTRS selected JEM Resource Partners through a competitive proposal process to offer the 403(b) TPA services. These services are a part of the CalSTRS 403bComply program.

To request a 403(b) distribution, transfer, rollover, exchange or loan, [click here](#)

Vendors will not process these requests without the approval of your employer or the third party administrator (JEM) for the 403(b) plan. All 403(b) plan distributions, transfers, rollovers, exchanges and loans must be approved by JEM.

This will take you to this screen:

CALSTRS

403bComply

Compliance & Administration Solutions

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[plan descriptions](#)
[faq](#)
[forms](#)
[403\(b\) vendors](#)

home » requests

403(b) Requests

In order for CalSTRS 403bComply to approve the distribution, transfer, rollover, exchange or loan request we will need all of the following:

1. Copy of your most recent plan account and/or policy statements - for all of your 403(b), 457(b), and 401(a) plan accounts and/or policies.
2. Completed and signed CalSTRS 403bComply 403(b) PLAN DISTRIBUTION, LOAN, EXCHANGE, TRANSFER, & ROLLOVER FORM. [Click here](#) for the form.
3. Completed and signed forms from your 403(b) vendor. You will need to contact your vendor to obtain these forms.
4. Please fax the CalSTRS 403bComply and vendor forms to us at (888) 989-9247 using the CalSTRS 403bComply fax cover sheet on our website. [Click here](#) for the fax cover form. **Please DO NOT attach information for more than one participant with a fax.**

If your request complies with IRS and your employer's Plan rules, CalSTRS 403bComply will approve the request and follow your instructions to either return the approved forms to you or to your vendor.

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[administrative login](#)

Please understand that JEM's role as the CalSTRS 403(b) third party administrator is to assure that requests comply with the employer's plan rules and federal tax rules. We must do this before the request can go to your Investment Provider.

Your Investment Provider will probably have additional restrictions and/or rules on how you can obtain funds from or move funds from the 403(b) product. The combination of JEM's compliance process and the vendor processing usually takes several weeks.

As the instructions say on the screen, you must follow the steps below in order for JEM to process your request.

1. Provide a copy of your most recent 403(b) and other retirement account and/or policy statements - for all of your 403(b), 457(b), 401(a) and/or 401(k) accounts and/or policies with your current employer. JEM cannot assure compliance with Plan rules and federal rules for many types of transactions without these.
2. Provide a completed and signed CalSTRS 403(b) Comply 403(b) Plan Distribution Form. Click on the "Click here" link under item 2 on the screen to get a copy of the form to complete. The vendor forms often do not provide the type of details that we need to assure compliance. Please be sure to fill out the

form completely and follow the instructions. If the form is incomplete or incorrect, it will delay your request for us to follow up to get these items corrected.

3. Provide completed and signed forms from your 403(b) vendor. You will need to contact your vendor and/or sales representative to obtain these forms.
4. Please **fax** the JEM and vendor forms to us at (888) 989-9247. If your vendor requires original signed forms, please call us at (800) 943-9179 after you send the fax. We use a highly automated scanning and sorting process with the faxes and using the fax will speed up the processing of your request. Click on the "Click here" link for the fax cover form.

If your sales representative sends this in for you, please ask them not to send multiple participants/clients in the same fax.

If your request complies with IRS and your employer's Plan rules, JEM will approve the request and follow your instructions to either return the approved forms to you or to your vendor.

CalSTRS 403bComply Employers

Employers who joined the CalSTRS 403bComply program from January 1, 2008 to December 31, 2008:

1. Allensworth 403b
2. Alpaugh 403b
3. Alta Vista 403b
4. Alview-Dairyland 403b
5. Arvin 403b
6. Bass Lake 403b
7. Burton 403b
8. Buena Vista 403b
9. Chawanakee 403b
10. Chowchilla 403b
11. Columbine 403b
12. Cutler Orosi 403b
13. Dinuba 403b
14. Ducor 403b
15. Earlimart 403b
16. Eastern Sierra USD 403b
17. Exeter ESD 403b
18. Exeter HSD 403b
19. Farmersville 403b
20. Goleta 403b
21. Hope ESD 403b
22. Kern HSD 403(b)
23. Kings River 403b
24. Liberty ESD 403b
25. Lindsay USD 403b
26. Lucerne ESD 403(b)
27. Madera COE 403b
28. Woodville Union SD 403b
29. Mammoth 403b
30. Mono County 403b
31. Monson-Sultana 403b
32. Natamoas USD Voluntary 403b
33. Oak Valley ESD 403b
34. Outside Creek ESD 403b
35. Palo Verde Union ESD 403b
36. Pixley SD 403b
37. Pleasant View ESD 403b
38. Porterville USD 403b
39. Raymond 403b
40. Richgrove ESD 403b
41. Rockford ESD 403b
42. Sequoia Union ESD 403b
43. College of the sequoias 403b
44. Sherman Thomas 403b
45. San Lorenzo USD 403b
46. Springville Union SD 403b
47. Stone Corral ESD 403b

48. Strathmore Union ESD 403b
49. Sundale Union ESD 403b
50. Sunnyside Union ESD 403b
51. TCOVE-ROP 403(b)
52. Tulare City ESD 403b
53. Terra Bella Union ESD 403b
54. Three Rivers Union ESD 403b
55. Tipton ESD 403b
56. Tulare COE 403b
57. Tulare COE Child Care 403b
58. Tulare Joint Union HSD 403b
59. Visalia Unified 403b
60. Waukena Joint Union ESD 403b
61. Woodlake Union ESD 403b
62. Woodlake Union HSD 403b
63. Woodville Union SD 403b

If your employer is not listed above, then they joined the CalSTRS 403bComply program after January 1, 2009.

