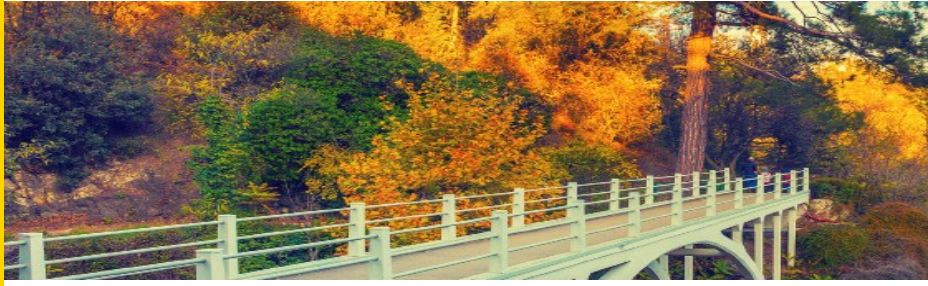


Setting Up

Your 403(b) Retirement Account



How to set up your 403(b) retirement account

Setting up and contributing is easy. Just follow the instructions below.

1 Select an Approved Investment Provider

- ▶ Your employer has a specified list of approved vendors for the retirement plan(s) offered. The first step is to select a company from the approved vendor listing found here:

<https://www.nbsbenefits.com/non-erisa-403b-forms/>

- ▶ Next, contact the investment provider directly to obtain the proper enrollment information. An account will need to be set up and activated to allow your contributions to be accepted and posted. Please ensure this step is complete before submitting your Salary Reduction Agreement (SRA).

*If you change your employer in the future, you'll need to update your investment provider directly to update the employer name tied to your account.

2 Complete an SRA form with NBS

- ▶ Complete a Salary Reduction Agreement (SRA) form and submit to NBS. This form can be found at:

<https://www.nbsbenefits.com/non-erisa-403b-forms/>

If the form is completed online, the form needs to be printed and signed, then sent to NBS per the instructions on page 1 of the form.

- ▶ To start, change or cancel any 403(b) contribution, an SRA will need to be submitted to NBS indicating the changes.
- ▶ Your employer has a specified due date for all SRA's to be received by NBS to ensure the appropriate changes/updates are processed before payroll runs. The due date can be verified by your payroll office or by visiting the NBS website. To avoid delays in beginning your contributions, please submit the SRA to NBS at least 5 business days prior to the due date.
- ▶ Once your SRA has been submitted to NBS, the deduction instruction will be submitted to the payroll office, which directs your employer to withhold the amount requested. If your SRA is processed by the SRA due date, deductions should begin the following pay date. Please consult your employer's payroll office for any timing concerns.



3 Additional Resources

- ▶ NBS is a wonderful resource and can answer all generic 403(b) questions. We recommend you consult a trusted financial advisor for any specific account related or investment questions. NBS is an independent TPA and does not sponsor product. We have a good working relationship with all vendors who have signed an information sharing agreement.