









Retirement savings plans(continued)

3. Complete the following form(s) and submit them to the plan provider, with the help of your agent:
 - a. Enrollment form(s) from your selected plan provider
 - b. Disclosure Agreement (required for new accounts outside of Texas; only Texas is exempt)
4. After successfully opening your account, you must complete an SRA and submit it to FFA. Refer to the Salary Reduction Agreement section below for instructions.

Accounts opened with former employers

You may choose to establish a new account (refer to the New accounts section), or you may be able to continue contributing to an existing account through Conroe ISD. See if your existing plan provider is an available option at www.ffga.com :

1. Select Login (top right corner).
2. Select Retirement Plan Information.
3. Enter Conroe, select from the list that appears, then click Submit.
4. Select Your Authorized Providers (top right under Related Resources).
 - a. If your current plan provider is authorized and you wish to continue contributions through that provider, complete an SRA (refer to the Salary Reduction Agreement section below) and a plan-to-plan transfer form, if required by your existing 403(b) plan. Contact your agent for assistance. Send both forms to FFA.
 - b. If your current provider is not authorized, you will need to establish a new account (refer to the New accounts section), or you may consider enrolling in the FFinvest 457(b) retirement plan. You may be able to transfer funds from your existing account to your new account. Contact each provider about the availability of this option. If transferring funds, complete a plan-to-plan transfer form. Contact your agent for assistance. After you have successfully enrolled, submit both forms to FFA.

Salary Reduction Agreement (new and established accounts)

Only the FFA SRA will be accepted.

1. Go to www.ffga.com .
2. Select Login (top right corner).
3. Select Retirement Plan Information.
4. Enter Conroe, select from the list that appears, then click Submit.
5. Select 403(b) Forms & Information.
6. Select the link for the 403(b) Salary Reduction Agreement.
 - a. The account number MUST be listed for new enrollments.
 - b. An agent/broker signature is REQUIRED for new enrollments. (No Load companies are exempt from the agent signature requirement.)

Any payroll contribution change (increase, decrease, or stop) to an established 403(b) account requires a new SRA to FFA. These changes do not require an agent signature.

Fax or mail all completed forms to FFA, Attn: Retirement Services.

Fax: 1-866-265-4594

Mail: Retirement Services

First Financial Administrators, Inc.

PO Box 670329

Houston, TX 77267-0329

FFinvest 457(b) retirement plan

Enrolling in a 457(b) savings plan is another option to help you save for retirement. You can lower your current taxes or earn tax-free income, bridge your retirement income gap, and get closer to financial independence. Unlike 403(b) plans, early withdrawals from a 457(b) account are not subject to a 10% early withdrawal tax upon separating from the employer.

If you need help deciding how much you should save or which investment options to select, schedule a virtual meeting with a TCG retirement plan specialist at www.tcgservices.com/telewealth .

During annual enrollment

1. As you are reviewing and making selections for the new plan year



