HELPFUL GUIDE TO ESTABLISH A 403(b)/403(b)(7)

403(b) Tax Sheltered Annuity

Please review the following information before submitting a Salary Reduction Agreement (SRA) to First Financial Administrators, Inc. (FFA). New accounts and changes to existing accounts are not limited to a specified enrollment period; they can take place at any time.

STEPS TO ESTABLISH A NEW 403(b)/403(b)(7) ACCOUNT

1. First, you will need to choose a 403(b) provider from **www.ffga.com:**
   a. Select **Login** (On mobile, select the hamburger icon)
   b. Under "Individuals,"select **"Retirement Plan Information"**
   c. Enter your employer name, select from the list that appears, then click **Submit**
   d. Select **Your Authorized Providers** (top right under "Related Resources")
2. Second, you may need to choose an agent to assist you with the enrollment process. If you do not already have an agent, you may contact the chosen provider for an agent near you, or you may search for one at **www.ffga.com:**
   a. Select **Login** (On mobile, select the hamburger icon)
   b. Under "Individuals," select **"Retirement Plan Information"**
   c. Enter your employer name, select from the list that appears, then click **Submit**
   d. Select **403(b) Agent Search** (top right under "Related Resources")
3. Complete the following form(s) and submit to the provider, with the help of your agent (if required):
   a. Enrollment form(s) from your selected 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 **Employees and Agents** section for SRA instructions.

STEPS FOR EXISTING 403(b)/403(b)(7) ACCOUNTS OPENED WITH FORMER EMPLOYERS

You may choose to establish a new account (refer to **Steps to Establish a New 403(b)/403(b)(7) Account** section), or you may be able to continue contributing to the account through your new employer. See if your existing provider is an available option with your new employer at **www.ffga.com:**

1. Select **Login** (On mobile, select the hamburger icon)
2. Under "Individuals," select **"Retirement Plan Information"**
3. Enter your employer name, select from the list that appears, then click **Submit**
4. Select **Your Authorized Providers** (top right under "Related Resources")
   a. If your current provider is authorized and you wish to continue contributions, complete an SRA (refer to **Employees and Agents** section) 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 **Steps to Establish a New 403(b)/403(b)(7) Account** section). 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.

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EMPLOYEES AND AGENTS
Only the FFA SRA will be accepted.

1. To obtain the SRA, go to **www.ffga.com**.
2. Select **Login** (right hand top corner)
3. Under "Individuals," select **Retirement Plan Information**
4. Enter your employer name, select from the list that appears, then click **Submit**
5. Select **403(b) Forms & Information**
6. Select **403b 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 changes (increase, decrease, or stop) to an established 403(b) account require a new SRA to FFA. These changes do not require an agent signature.

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

EMAIL:
Retirement@ffga.com

FAX: 1-866-265-4594

REGULAR U.S. MAIL:
First Financial Administrators, Inc.
Attn: Retirement Services
PO BOX 1629
Spring, Texas 77383

OVERNIGHT MAIL:
First Financial Administrators, Inc.
Attn: Retirement Services
16945 Northchase Dr., Ste. 1800
Houston, Texas 77060

AGENT INFORMATION
All agents must enroll with FFA or forms will not be processed.

1. Go to **www.ffga.com**
2. Select **Menu** (right hand top corner)
3. Under "403(b) Agent Services," select **Agent Enrollment**
4. Select **Enroll Now**

    When you enroll, you are accepting the "**School District Rules for Solicitation**" for all employer plans FFA administers. **Agents must be enrolled for new business to be processed.**