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** (right hand top corner)
   b. 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** (right hand top corner)
   b. 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** (right hand top corner)
2. 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. 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.

FAX: 1-866-265-4594

REGULAR AND 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.**

Provider Name*	Website	Telephone	Annuity	Mutual Fund
AMERICAN CENTURY INVESTMENTS [3 4]	www.americancentury.com/enroll	800-345-3533		✓
AMERICAN FUNDS DISTRIBUTORS, INC.	www.americanfunds.com/	800-421-9900		✓
AMERICAN UNITED LIFE INSURANCE COMPANY [2]	www.oneamerica.com	800-249-6269	✓	
AMERICO FINANCIAL LIFE AND ANNUITY INS. CO. [2]	www.americo.com	800-231-0801	✓	
AMERIPRISE FINANCIAL SERVICES, INC.	www.ameriprise.com	800-862-7919		✓
ANNUITY INVESTORS LIFE INSURANCE COMPANY [1 3]	www.myannuity.massmutalascend.com	800-438-3398	✓	
ASPIRE FINANCIAL SERVICES, LLC (403b ASP) [3 4]	www.aspire403b.com	866-634-5873		✓
ATHENE USA (Formerly AVIVA) [1]	www.athene.com	888-266-8489	✓	
COREBRIDGE FINANCIAL (Formerly AIG VALIC) [3]	https://www.corebridgefinancial.com/rs	800-448-2542	✓	✓
EQUITABLE LIFE INS. CO. (Formerly AXA-Equitable) [3]	www.equitable.com/teachers	800-628-6673	✓	
FEDERATED FUNDS [3 4] (new accounts through ASPire)	www.federatedinvestors.com	800-245-4770		✓
FIDELITY SECURITY LIFE INS COMPANY (FSL)	www.fslins.com	800-648-8624	✓	
FINPATH 403(b) (A TCG Solution) [3 4]	http://finpath403b.com	800-943-9179		✓
FRANKLIN TEMPLETON INVESTMENTS	www.franklintempleton.com	800-527-2020		✓
GENERAL AMERICAN LIFE INSURANCE COMPANY [1]	www.metlife.com	800-638-9294	✓	
GLOBAL ATLANTIC FINANCIAL GROUP	www.globalatlantic.com	866-645-2449	✓	
GLP AND ASSOCIATES, INC [3]	www.glpwins.com	877-457-9467	✓	✓
GREAT AMERICAN INSURANCE GROUP [1 3]	www.myannuity.massmutalascend.com	800-789-6771	✓	
GUGGENHEIM INVESTMENTS (Formerly Rydex) [1]	www.guggenheiminvestments.com	800-820-0888		✓
GWN SECURITIES, INC. [3]	www.gwnsecurities.com	561-472-2700		✓
HORACE MANN INVESTORS [3]	www.horacemann.com	800-999-1030		✓
HORACE MANN LIFE INSURANCE COMPANY [3]	www.horacemann.com	800-999-1030	✓	
INDUSTRIAL ALLIANCE (acquired by Security Benefit)	insuranceaccountservices.com	866-363-3290	✓	
INVESCO INVESTMENT SERVICES [3]	www.invesco.com/us	800-959-4246		✓
INVESTMENT PROVIDER XCHANGE (IPX) (FPS) [3 4]	https://ipxaccount.com/	844-788-3474 x5	✓	✓
ISC GROUP, INC.	www.iscgroup.com	800-888-3520	✓	✓
JEFFERSON NATIONAL LIFE INSURANCE CO. [1]	www.jeffnat.com	866-667-0561	✓	
LINCOLN FINANCIAL GROUP (LFG) [2]	www.lincolnfinancial.com	800-454-6265	✓	
LINCOLN INVESTMENT PLANNING, INC. [3]	www.lincolninvestment.com	800-242-1421		✓
MASSMUTUAL FINANCIAL GROUP (C.M. LIFE) [1]	www.massmutual.com	800-234-5606	✓	
METROPOLITAN LIFE INS. CO. OF CONNECTICUT [1]	www.metlife.com/	800-638-8378	✓	
METROPOLITAN LIFE INS. CO.	www.metlife.com/	800-638-3279	✓	
MIDLAND NATIONAL LIFE INSURANCE COMPANY	www.midlandannuity.com	866-270-9564	✓	
MODERN WOODMEN OF AMERICA	www.modern-woodmen.org	800-447-9811	✓	
NATIONAL LIFE GROUP (NLG) [3]	www.nationallife.com	800-579-2878	✓	

*** If Provider is not available with your Employer, please contact Retirement Services at 800-523-8422 or retirement@ffga.com**

Provider Name*	Website	Telephone	Annuity	Mutual Fund
NEW YORK LIFE INSURANCE AND ANNUITY CORP.	www.newyorklife.com	800-225-5695	✓	
NORTH AMERICAN CO. FOR LIFE AND HEALTH (NAC)	www.northamericancompany.com	866-322-7065	✓	
ORION PORTFOLIO SOLUTIONS (FTJ FundChoice) [3]	www.orionportfoliosolutions.com	800-379-2513		✓
PACIFIC LIFE INSURANCE COMPANY [1]	www.pacificlife.com	800-722-2333		✓
PENSELECT-MG TRUST (FORMERLY FORESTERS) [3 4]	www.penserv.com	800-849-4001		✓
PFS (PRIMERICA FINANCIAL SERVICES) [3]	www.primerica.com/public	800-544-5445		✓
PLANMEMBER SERVICES CORPORATION [3]	www.planmember.com/	800-874-6910		✓
PROTECTIVE LIFE INSURANCE COMPANY [1]	https://insuranceservices.se2.com	800-456-6330	✓	
PUTNAM INVESTMENTS	www.putnam.com	800-662-0019		✓
RBFCU (Freedom Retirement Plan/Nationwide) [3 4]	www.nationwide.com/RBFCU	833-291-1310		✓
RIVERSOURCE LIFE INSURANCE COMPANY	www.riversource.com	800-862-7919	✓	
SECURITY BENEFIT [3]	www.securitybenefit.com	800-888-2461	✓	✓
SYMETRA LIFE INSURANCE COMPANY [3]	www.symetra.com	800-796-3872	✓	
THRIVENT FINANCIAL FOR LUTHERANS	www.thrivent.com	800-847-4836	✓	
THRIVENT INVESTMENT MANAGEMENT INC.	www.thrivent.com	800-847-4836		✓
TRANSAMERICA LIFE INSURANCE COMPANY [1]	www.oneamerica.com	800-317-2688	✓	
TRANSAMERICA FUND SERVICES [1]	www.transamerica.com	888-233-4339		✓
UNITED TEACHERS ASSOCIATION INSURANCE (UTA) [1]	www.myannuity.massmutalascend.com	800-438-3398	✓	
USAA LIFE INSURANCE COMPANY [1]	www.usaa.com	800-531-6396	✓	
THE VANGUARD GROUP, INC. [3 4]	www.vanguard.com	800-662-2003		✓
VICTORY CAPITAL MANAGEMENT (Formerly USAA) [4]	www.vcm.com	800-531-8292		✓
VOYA FINANCIAL (VRIAC) (Formerly ING LIFE) [3]	https://my.voya.com/	800-262-3862	✓	
VOYA RELIASTAR (Formerly ING RELIASTAR) [3]	www.voya.com	877-884-5050	✓	
WADDELL & REED, INC.	www.waddell.com	888-923-3355		✓
WESTERN NATIONAL LIFE INS. CO. [1]	www.wnl.com	800-424-4990	✓	
ZURICH AMERICAN LIFE INSURANCE COMPANY [1]	https://insuranceservices.se2.com	800-457-9047	✓	

*** If Provider is not available with your Employer, please contact Retirement Services at 800-523-8422 or retirement@ffga.com**

[1] This company cannot accept new Salary Reduction Agreement (SRA) contributions and is closed to new enrollments.

[3] Roth 403(b) after-tax contributions are accepted by this vendor. Your Employer's 403(b) Plan must also allow Roth. Please review your Employer's Plan Options at www.ffga.com (Select Login (next to Search icon), under "Individuals," select "Retirement Plan Information" to search for your Employer and your 403(b) Plan Options.

[4] This company allows self-enrollment (Agent assistance may be available for an added cost, but not required).

Neither your Employer or First Financial Administrators endorse any 403(b) company or 403(b) sales agent/advisor. Please contact your financial advisor for specific investment questions. Approved 403(b) Providers are subject to change.

Important: Conroe ISD does not hire or contract with any financial agent other than First Financial Administrators, Inc. and TCG Administrators. No other financial agent "representing" Conroe ISD should contact you on campus or by district email. Further, agents are prohibited from soliciting on District property or by District email. Because investment strategies are a personal decision that each employee should investigate on his/her/their own, Conroe ISD makes no recommendation or approval of individual 403(b) plans, sales representatives, agents, or financial advisors.