

HOW-TO GUIDE:

Start, Stop or Make Changes to your 403b Contributions

How-to Get Started – It's as easy as 1-2-3!

1. Go to www.403bcompare.com and select a vendor. Or for assistance in choosing a vendor, contact your Financial Advisor or call TDS for a Representative in your area.
 2. Create an account.
 3. Complete and submit the **Salary Amendment Agreement** to your payroll office.
1. For a 457 (b) account you will need a financial advisor to assist you. Investment providers are limited and are not the same as those offered through the 403(b) Plan.
 2. Contact the Investment Provider and open your account of choice.
 3. Complete and submit a Salary Amendment Agreement (SAA) to your payroll office. You will also need to submit a Direction of Investment (DOI) form to TDS for a 457(b) deferral.

That's all there is to it! Your contributions should begin by the next available payroll!

Make Changes Any Time.

Great news! Your plan does not limit the time period for making changes to your contributions.

If you want to make a change to: the amount, the frequency of your contributions or the investment provider complete the following steps:

1. Submit a new **Salary Amendment Agreement** (SAA) to your payroll department.
2. If you have a 457(b) account, a new **Direction of Investment** (DOI) form needs to be submitted to TDS in addition to the SAA form.

Note: The Salary Amendment Agreement form can be found at www.403bcompare.com or you can contact your payroll department or Tax Deferred Solutions.

Stop Contributions as Needed.

We understand that participants may need to stop contributions from time to time. Your deferrals to the 403(b) or 457(b) Plan are completely voluntary. You are not under any obligation to continue making contributions to the Plan. If a situation arises where you need to stop the contributions you can do so at any time. It takes one step.

1. Fill out and submit a new **Salary Amendment Agreement** to your payroll department indicating your desire to stop your contribution.

PLEASE NOTE: For accurate records and to maintain compliance with State and Federal regulations and your Plan terms, you **must use the Salary Amendment Agreement form to start, make changes or stop deferrals from your payroll.**

Still have Questions? Contact TDS.

If you would like more information or to meet with a TDS Representative, please contact them at:

PHONE: 866.446.1072 ● EMAIL: plan-education@tdsgroup.org CLICK: [Request for Information](#)