

**Sent:** Tuesday, December 20, 2016 9:34 AM  
**Subject:** New online 403(b) and 457(b) system

Sent on behalf of Ellie Winter, Director of Payroll & Benefits

Please email [ellie.winter@twinriversusd.org](mailto:ellie.winter@twinriversusd.org) if you have any questions.

**PLEASE SEE ATTACHED INSTRUCTIONS ON HOW TO ACCESS THE NEW ONLINE 403(b) and 457(b) SYSTEM EFFECTIVE JANUARY 2, 2017.**

**The SRA Service Team at our plan administrator (TSA Consulting Group) is available to help you from 5 a.m. to 5 p.m. (PST). Questions regarding the online process, resetting passwords, payroll effective dates, vendors, etc. should be directed to the SRA Team at 888-796-3786, option 5 or [sraprocessing@tsacg.com](mailto:sraprocessing@tsacg.com).**

Twin Rivers Unified School District is pleased to announce that enhancements are being made to the 403(b) and 457(b) Salary Reduction Agreement (SRA) process as of Jan. 2, 2017. On this date, new enrollment and changes to 403(b) and 457(b) Salary Reduction requests will be submitted online through our 403(b) / 457(b) Plan Administrator's (TSA Consulting Group) website at [www.tsacg.com](http://www.tsacg.com). Current Salary Reduction Agreements will remain in place unless you go online to make a change.

The CalPERS 457 plan will continue with a paper process turned into the Payroll Department. All other 457 plans will ONLY be accepted using the new online process. There are many benefits to the new enrollment process:

- Effective Jan. 2, 2017 the online system may be accessed.
- Eliminates the need for paper SRA's after this date as **changes will only be accepted online.**
- The deadline for making changes to your SRA will be the 5th of each month. A calendar showing deadlines and pay dates will be available online.
- Visit [www.tsacg.com](http://www.tsacg.com) to log-in and access the online ART system.
- The system can be accessed 24 hours a day, 7 days a week.
- Employees can start, change, or stop a 403(b) Salary Reduction or 457(b) Participation Agreement online at their convenience.
- Employees receive immediate online confirmation that their request has been submitted. The employee can print it out for their records or keep it in their online private document vault.
- Authorized Investment Provider Agents/Representatives can assist employees with this process.
- A list of authorized Investment Providers is available on our plan sponsor page at [www.tsacg.com](http://www.tsacg.com).

The SRA Service Team at our plan administrator (TSA Consulting Group) is available to help you from 5 a.m. to 5 p.m. (PST). Questions regarding the online process, resetting passwords, payroll effective dates, vendors, etc. should be directed to the SRA Team at 888-796-3786, option 5 or [sraprocessing@tsacg.com](mailto:sraprocessing@tsacg.com). We will provide detailed instructions with screen shots on how to use the system closer to the effective date.

We are excited to make the SRA process more efficient and provide a dedicated SRA team member from TSA Consulting Group to answer your questions.

## TWIN RIVERS UNIFIED SCHOOL DISTRICT

### ONLINE SRA INSTRUCTIONS

Beginning January 1, 2017, Twin Rivers USD will begin utilizing the online salary reduction agreement system. **If you are currently contributing and have no change to your contribution amount or your vendor, you will not need to do anything.**

In order to start, stop or change your deduction amount or vendor, please use the following instructions to utilize the online system.

Go to <http://www.tsacg.com/individual/art-help/> . Please click that you are a participant. (You will click this every time you log in)

Access comprehensive information about your retirement plan account.

LOGIN AS

PARTICIPANT  
 PLAN SPONSOR  
 DEMONSTRATION

USERNAME

SUPPORTED BROWSERS:  
IE 9 and Above; Firefox; Google Chrome

LOG IN

On your first log in, you will use your Social Security Number (i.e. 012345678) as your userid and your date of birth (i.e. 01011957) as your password. You will then be required to select a username and password, set up two security questions, select a site key and complete the security challenge. Passwords must be between 8-16 characters long, have upper and lower case letters, at least one number and at least one special character ( ! # \$ % & ? @ - **Do Not use the Asterics** ) You will also need to provide an email address (for notifications and for password reset) and primary telephone number. **\*Once the initial log-in process is complete, you may be asked to click Log-in and use your new userid and password to access the system.**

You will be asked to select which plan you would like to access, either your 403(b) or your 457(b).

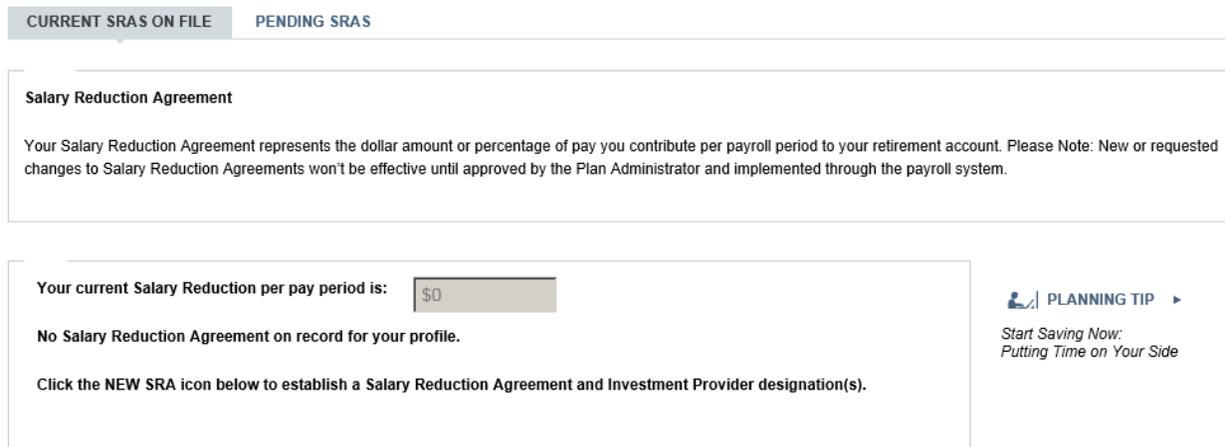
SELECT FROM THE PLANS BELOW:	
District	Plan Type
Test-EmployerOfficialName	403(b)
Test-EmployerOfficialName	457(b)

When you are logged into your account, you will see a blue bar at the top of the screen. Click on the tab that says **Services** on the blue bar.



A drop down box will appear. Select **Salary Reduction Agreement**.

On the next page, you will see your current Salary Reduction Agreement information.



You will have three options available, **CANCEL SRA**, **NEW SRA**, and **EDIT SRA**. If you do not have an active SRA on file, you will only have the option of **NEW SRA**.

If you do not have an active SRA on file, and you would like to start contributing to a 403b account, select NEW SRA. On the next page there will be three sections.

**Salary Reduction Agreement: Step 1 - Contribution Instructions**

The Salary Reduction Agreement (SRA) authorizes your employer to withhold either a dollar amount or a percentage of your pay and send it to the investment providers you selected. Please follow the instruction listed below and click CONTINUE to proceed to the next step.

**1**

**Select Source Type:**

Your retirement Plan may allow for different contribution source types (pre-tax or Roth/after-tax) that impact the tax treatment of your contributions. For more information regarding contribution source types, visit the online planning center or consult with your financial advisor.

**2**

**Select Method Type:**  **Enter Total Dollars:**

Your retirement Plan may allow for different contribution method types (dollars or percentage) per pay period for making salary reduction contributions. The dollar method sets a specific amount per pay period. The percentage method may vary depending on how you're compensated (hourly or salaried) and allows you contribution amount to grow with increases in your pay.

 **PLANNING TIP** ▶  
*How will payroll deferrals affect my take-home pay?*

**3**

**Select Effective Date:**

You may select an effective date in the future for your Salary Deferral contributions to begin. The default date is today's date, and your Salary Reduction contributions will commence on the next payroll cycle after your Salary Reduction Agreement is approved by the Plan Administrator and implemented through the payroll system.

**CANCEL** **CONTINUE**

In Section 1, in the drop-down box for Source Type under the 403b plan, 403b Employee Deferral will be selected for you. For the 457b Plan, you will need to select 457b Employee Deferral.

In Section 2, Select the Method Type. The first box will say dollars. In the second box, you will need to enter the amount you wish to have withheld from each pay check. Do not enter any punctuation other than the decimal at the end of the dollar amount (i.e. 1000.00)

In Section 3, the Effective Date can either be today's date or the pay date you want contributions to start. If today's date is selected, then the SRA will be processed as soon as administratively feasible per your payroll calendar. After you have completed all three steps, click Continue.

On the next page, select the investment provider you have established your 403b account with. Once you have selected your vendor, click Continue.

### Step 3: Salary Reduction Agreement - Selecting Investment Provider(s)

The available investment providers and product types are listed in the table below. Click the + icon to view additional information regarding investment provider products and authorized financial advisors -- some investment providers may require an authorized financial advisor to invest in their products.

Click on the check box in the "Select Provider" column in the table below to indicate which investment providers you want to establish salary reduction contributions assigned to (you may select more than one) and click the CONTINUE button.

**Please Note:** You must complete each of your selected investment provider enrollment statuses for your Salary Reduction Agreement to be processed.

Investment Provider/Product Name	Enrollment Status	Financial Advisor/Agent Association	Select Provider
+ TestVendor1		Not Required	<input type="checkbox"/>
+ TestVendor2		Not Required	<input type="checkbox"/>
+ TestVendor3		Not Required	<input type="checkbox"/>
+ TestVendor4		Not Required	<input type="checkbox"/>

CANCEL PREVIOUS CONTINUE

In the "Assign Value" box next to the name of the investment provider you want your contributions to go to, enter the dollar amount to be contributed to your account per pay period. (If you have selected to contribute to more than one investment provider, the total of all contributions must equal the amount in the "Total Value to Assign" box.)

Once your desired allocation amount has been entered, check the box next to the statement " **I confirm I have an established account(s) with the selected Investment Provider(s) listed above** and then click Continue.

### Step 4: Salary Reduction Agreement - Assigning Contributions by Investment Provider(s)

In this step you assign the amount of your contributions (\$ or %) to your selected investment provider/products listed below. The total value to assign is from the contribution method and amount you selected in Step 1.

**Total Value to Assign:**

**INSTRUCTIONS:**  
Assign the total dollar value to the investment provider/product(s) listed below. If you are assigning values to more than one investment provider/product the amounts you assign must equal to the total contribution amount listed to the left.

Investment Provider/Product Name	Enrollment Status	Investment Firm/Advisor	Assign Value
TestVendor1		None	<input type="text" value="50.00"/>
I confirm I have an established account(s) with the selected Investment Provider listed above. <input type="checkbox"/>			
TestVendor2		None	<input type="text" value="50.00"/>
I confirm I have an established account(s) with the selected Investment Provider listed above. <input type="checkbox"/>			
TestVendor3		None	<input type="text" value="00"/>
I confirm I have an established account(s) with the selected Investment Provider listed above. <input type="checkbox"/>			
			<b>Total: \$100.00</b>

Cancel Previous Continue

The system will alert you to any information that is missing or that needs to be corrected before it can accept your request. If the form is completed correctly, you will receive a message that shows that your request has been initiated, and the date and time of submission.

If you wish to stop your **current** contributions, select **CANCEL SRA**. On the next page, the system will ask you to confirm that you wish to stop contributions. Once you select the confirm button, your change will be accepted and saved for processing.

If you wish to change the amount you are contributing and/or which investment provider you are contributing to, select **EDIT SRA**. On the next page you will see the vendor name that you are currently contributing to and the amount currently being withheld from each pay check. To change the amount being withheld to your current vendor, type in the new amount in the Total Value to Assign box AND type in the "Assign Value" box next to your investment provider name and click Submit. If you want to change the investment provider that you are contributing to or add an additional investment provider account, click Add Account. Select the new investment provider that you have opened a 403b/457b account with. Once you have marked your new vendor, scroll down and click Continue. On the next page enter the dollar amount that you would like to have remitted to each vendor you have selected. If you are changing vendors, delete the value in the "Assign Value" box under your previous provider. If you are adding an additional vendor, the total of all amounts to each vendor must match the "Total Value to Assign" box at the top of the page. Check mark the box to confirm that you have established an account with each vendor, and click the continue button. The system will let you know if there are any errors on the form that need to be corrected, or if your change was accepted and saved for processing.

The same steps would be utilized if you also want to process a salary reduction agreement or change for the 457(b) plan. Once you have completed the 403(b) SRA, you will go to the upper right hand corner and click the drop down by CHOOSE YOUR PLAN and choose the 457 Plan.

CHOOSE YOUR PLAN  

Any questions or issues you have logging onto the online ART system should be directed the number below. Any of the SRA Representatives will be able to assist you.

TSA Consulting Group – SRA group

Toll free – 888-796-3786, option 5