These are instructions for **FIRST TIME USERS** creating a 403(b) account for the first time.

**TRADITIONAL 403(b):** This plan automatically deducts part of your salary into the retirement savings plan before taxes are taken out. The money grows tax-deferred until it’s withdrawn, and then the taxes come due.

**ROTH 403(b):** This plan automatically deducts part of your salary into the retirement savings plan after taxes are taken out. The interest and earnings withdrawn from a Roth Account are tax-free if the distribution is considered “qualified.”

**REMINDER:** You can have both a traditional and a Roth 403(b)—and contribute to one or both at the same time—if allowed by your plan.

1. Go to [www.tcgservices.com](http://www.tcgservices.com) and click **Enroll**

2. Type the name of your **Employer** in the search box and click **Enroll** on the **403(b) Savings Plan**

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Remember all investing involves risk.
3. Enter your **Social Security number** to continue.

   If the website indicates that “**a user name and password already exists**,” then proceed with the following steps:

   Enter your Social Security Number as the **username**, and your birthday in numerical digits (MMDDYYYY) as the **password**.

   **For example:**
   
   Social Security number: 123-45-6789
   Birthday: 01/02/1980
   Username: 123456789
   Password: 01021980

   If you are still unable to login, please call **(800) 943-9179**.

4. Create your Username and Password; enter all personal information; then click **NEXT**.

5. Investment Elections—Under the **403b Pretax Deferral** heading are listed all 403(b) investment funds offered or (if allowed in your plan) click **403b Roth Deferral** to reveal all investment funds available for Roth contributions.

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6. Next you will apply the dollar amount of your contribution to the investment(s) of your choice.

6a. If you wish to make contribution on a pre-tax basis, click the 403(b) Pretax Deferral option and assign your elected amounts. Click the authorize checkbox to proceed with your enrollment.

6b. If you wish to make a Roth contribution, click the 403b Roth Deferral option and assign your elected amounts. Click the authorize checkbox to proceed with your enrollment.

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7. Review all entries. Make any changes using the **Edit** buttons.

Click **SUBMIT** when you are satisfied.

8. Well done! You are finished! Your six-digit Confirmation Number will be emailed to you.

**Please note:** Your contribution may be cancelled if you have not set up an account with the vendor(s). To review your vendor registrations, **click here**.

Remember all investing involves risk.