These are instructions for **FIRST TIME USERS** creating a 403(b) account for the first time on www.CalSTRS403bComply.com.

**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 The money grows tax-deferred until it's withdrawn, and then the taxes come due.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 The interest and earnings withdrawn from a Roth Account are tax-free if the distribution is considered “qualified.”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.

**NOTE:** You must establish a 403(b) account with an Approved Vendor before beginning the process below. As your third party administrators, TCG will handle your salary deferrals, manage loans/distributions, and more. Search for your employer at [https://calstrs403bcomply.com/documents](https://calstrs403bcomply.com/documents) to view your Approved Vendor List.

### NEW ACCOUNT INSTRUCTIONS

1. Go to [www.calstrs403bcomply.com](http://www.calstrs403bcomply.com) and click **Enroll**

2. In the search bar, type the name of your employer and click the **Enroll** button by the **403(b) Savings Plan**.

Remember all investing involves risk.
3. Review the list of **Approved Vendors** and select one. You must contact a vendor on this list directly before creating your administration account with CalSTRS 403bComply.

   You may use the phone number and website provided to begin your vendor account setup.

   **Please do not proceed until your account with a vendor has been established.**

4. Once your account has been established, return to this Enrollment page and click **Enroll Now** next to the approved vendor you chose.

5. Enter your **Social Security number** to continue.

6. Create your Username and Password and click **NEXT**.
7. Fill in all the required details and then click **NEXT**.

8. 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.
9. Next you will apply the dollar amount of your contribution to the investment(s) of your choice.

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 and to proceed with your enrollment.

If you wish to make a Roth contribution, click the **403(b) Roth Deferral** option and assign your elected amounts. Click the authorize checkbox and to proceed with your enrollment.
10. Review all entries. Make any changes using the **Edit** buttons.

Click **SUBMIT** when you are satisfied.

11. Well done! You are finished! Your 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**.

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