ENROLLING IN THE JCCC 403(b) AND 457(b) PLANS

If you are a new Johnson County Community College (JCCC) full-time regular employee, you must enroll with an eligible JCCC 403(b) Plan service provider for the college’s employer contribution to the 403(b) Plan.

Additionally, you may choose to make a voluntary pre-tax or voluntary Roth after-tax contribution now or any time in the future to the 403(b) Plan and/or 457(b) Plan. You will need to enroll in a separate provider account for those contributions. Your enrollment needs to be completed, with the vendor(s) of your choice, prior to your first benefit eligible pay date. Please follow the instructions provided below for each vendor. If your enrollment is not completed by your benefit eligible first pay date, your employer and voluntary employee contributions will be rejected by the vendor(s) you have selected.

If you are a JCCC part-time regular employee, part-time temporary employee or member of the adjunct faculty, you may enroll in and make a voluntary pre-tax or voluntary Roth after-tax contribution to the 403(b) Plan and/or 457(b) Plan account at any time, by contacting your appropriate Benefit Specialist for the necessary documentation.

You may change your contribution election at any time during the year by contacting your appropriate Benefit Specialist.

To learn more about 403(b) plans, visit the www.irs.gov and search for Publication 571. If you have questions about how the JCCC 403(b) Plan works or your rights and obligations, please contact your appropriate Benefit Specialist:

Connie Brickner Ext. 4757 Last Names Starting with A-F
Lisa Gates Ext. 3619 Last Names Starting with G-N
Lisa Sullivan Ext. 7624 Last Names Starting with O-Z

403(b) PLAN AND 457(b) PLAN VENDORS

NOTE: You may utilize only TIAA-CREF or Lincoln Financial for the 403(b) Plan employer contribution and 457(b) Plan voluntary employee contributions.

TIAA-CREF
30 Third Avenue
New York, NY 10017-3206
(800) 842-2252 – Automated Telephone Service
(800) 842-2776 – Telephone Counseling Center
www.tiaa-cref.org – General website

To Enroll Online:

LOG IN TO www.tiaa-cref.org/jccc AND CLICK “ENROLL NOW”

If you are newly enrolling with TIAA-CREF, you will need to register first with TIAA-CREF by selecting “Register with TIAA-CREF” under the heading “Ready to get Started.

If you already registered with TIAA-CREF enter your USER ID in the Log in section and proceed with the Enrollment process for JCCC Plans:

Once you are logged into the TIAA-CREF system you will need to select the plan(s) you want to enroll in:

Johnson County Community College 403(b) Plan (Contract/Access code # 101085)

1. Employer Contribution
To establish an account for the employer contribution, it is the 1st link – Johnson County Community College 403(b) Plan-Employer.
2. **Voluntary Employee Contribution**
   To establish an account for a voluntary pre-tax or Roth after-tax employee contribution, choose Plan 2 *Johnson County Community College Voluntary 403(b) Plan*.

**Johnson County Community College 457(b) Plan**

- **Voluntary Employee Contribution**
  If you are enrolling in the JCCC 457(b) Plan with TIAA-CREF and want to establish an account for a voluntary pre-tax or Roth after-tax employee contribution, use the 2nd link, *Johnson County Community College 457(b) Tax-Deferred Retirement Plan*.

*If you need assistance with enrolling online, call TIAA-CREF at 800 842-2273, Monday through Friday, from 8 a.m. to 10 p.m., and Saturday from 9 a.m. to 6 p.m. (ET). We will guide you through the online enrollment process.*

**LINCOLN FINANCIAL SERVICES CO.**
P.O. Box 7876
Fort Wayne, IN 46801-7876
(800) 234-3500
www.lfg.com – General website

**There are two ways to establish a voluntary employee contribution account with Lincoln Financial:**

**For JCCC 403(b) Plan Employer Contribution and Voluntary Employee Contribution**

1. When you initially enroll, electronically, in JCCC benefits choose Lincoln Financial for the employer contribution and/or for your voluntary pre-tax or Roth after-tax employee contribution. After your first paycheck, JCCC will send your first contribution to Lincoln Financial with all your indicative data (SSN, name, address, DOB, etc.). Lincoln Financial will, invest your first contribution in a Conservative Target Date fund based upon your year of birth as follows:

<table>
<thead>
<tr>
<th>Year Range</th>
<th>Investment Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 1946</td>
<td>Retirement Income Model</td>
</tr>
<tr>
<td>1946 – 1955</td>
<td>2015 Model</td>
</tr>
<tr>
<td>1956 – 1965</td>
<td>2025</td>
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<tr>
<td>1966 – 1975</td>
<td>2035</td>
</tr>
<tr>
<td>1976 – 1985</td>
<td>2045</td>
</tr>
<tr>
<td>&gt; 1985</td>
<td>2055</td>
</tr>
</tbody>
</table>

Lincoln Financial will subsequently send you a welcome letter informing you how to view your account online and how to list your beneficiaries and make any alternate investment elections, OR

2. Come to HR, GEB 274, and ask for the Lincoln Financial 403(b) Plan enrollment booklet to establish an account for the employer contribution and a voluntary pre-tax or Roth after-tax employee contribution. Complete the documentation and return it to Human Resources, GEB 274.
For JCCC 457(b) Plan Voluntary Employee Contribution

1. When you initially enroll, electronically, in JCCC benefits choose Lincoln Financial for your voluntary pre-tax or Roth after-tax employee contribution. After your first paycheck, JCCC will send your first contribution to Lincoln Financial with all your indicative data (SSN, name, address, DOB, etc.). Lincoln Financial will, invest your first contribution in a Conservative Target Date fund based upon your year of birth as follows:

<table>
<thead>
<tr>
<th>Year of Birth</th>
<th>Fund Model</th>
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</thead>
<tbody>
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<tr>
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<td>2055</td>
</tr>
</tbody>
</table>

Lincoln Financial will subsequently send you a welcome letter informing you how to view your account online and how to list your beneficiaries and make any alternate investment elections, OR

2. Come to HR, GEB 274, and ask for the Lincoln Financial 457(b) Plan enrollment booklet for the necessary documentation to establish an account for a voluntary pre-tax or Roth after-tax employee contribution. Complete the documentation and return it to Human Resources, GEB 274.

OTHER JCCC 403(b) PLAN VOLUNTARY CONTRIBUTION VENDORS

You may choose from TIAA-CREF, Lincoln Financial or one of the following additional JCCC 403(b) Plan vendors, to have a voluntary pre-tax contribution taken from your paycheck each pay period. If you choose to make a voluntary Roth after-tax contribution to the 403(b) Plan, you may choose from TIAA-CREF, Lincoln Financial or American Century, ONLY. Follow the above directions for TIAA-CREF or Lincoln Financial or contact one of the following additional 403(b) Plan vendors:

**AMERICAN CENTURY INVESTMENTS**

4500 Main  
Kansas City, MO 64111  
(800) 345-3533  
[www.americancentury.com/enroll/index.jsp](http://www.americancentury.com/enroll/index.jsp) - Contact American Century Investments directly for enrollment information/instructions

**THE VANGUARD GROUP** – PLAN ID CODE/GROUP CODE IS 10169319 (Pre-tax ONLY)

Small Business Services  
P.O. Box 1106  
Valley Forge, PA 19482-1106  
(800) 662-2003

[www.vanguard.com](http://www.vanguard.com) – Contact Vanguard directly for enrollment information/instructions