



SOESD offers 403(b) to all active employees. In addition to your PERS retirement funds, you can elect to participate in any of the following 403(b) vendors with active payroll slots.

AIG Retirement

American Fidelity Assurance Co.

Ameriprise Financial

Invesco Oppenheimer Funds

PenServ

Plan Member Services Corporation

The Vanguard Group

Voya Retirement Insurance and Annuity Company

For more information, go to ncompliance.com, select “For Employees” at the top of the page, and scroll down the list of employers until you find Southern Oregon ESD – click on the link. You can contact Carruth Compliance Consulting directly at 877-222-3090.

Information about Carruth Compliance Consulting

Carruth Compliance Consulting (CCC) serves as Third Party Plan Administrator (TPA) for Employer’s sponsoring 403(b) Plans. In this role CCC provides transaction processing for our clients. CCC conducts the appropriate due diligence required to determination eligibility for a given transaction prior to authorization.

Before you submit a transaction to CCC, please note the following information regarding transactions:

- Transaction may be restricted by a vendor’s investment agreement
- All transactions are subject to their availability as an “optional feature” under the 403(b) Plan Document(s) for the Employer(s) associated with a transaction.
- All transactions are subject to meeting established requirements, see below for additional information.

Employee Elective Deferrals (via Salary Reduction): An employee establishes a 403(b) account then begins making contributions by requesting part of their salary be deferred to the account by reducing their pre-tax salary by an elected amount.

Requirements: A Salary Reductions Agreement (SRA) must be submitted to the Employer along with documentation that the account has been established with a Vendor with an Active Payroll Slot under that Employer's 403(b) plan.