Southern Oregon ESD (SOESD) contracted Carruth Compliance Consulting, Inc. (CCC) in May of 2014 to assist with administration of SOESD's 403(b) Tax Sheltered Annuity 403(b) Plan ("TSA Plan"). The TSA Plan is designed for retirement savings to supplement retirement income from PERS and Social Security.

The welcoming announcement distributed to SOESD employees in May of 2014 pointed employees to the SOESD home page of the CCC website at:

www.ncompliance.com/guest_employees.aspx?EmployerID=132

The May 2014 announcement pointed out that important features of the TSA Plan appear in the 'Southern Oregon ESD Employee Menu' box, including:

- List of Vendors
- Plan Document
- Enrollment Procedures
- Salary Reduction Agreement ("SRA")
- Frequently Asked Questions

All employees are eligible to contribute to the TSA Plan. You may begin participating in the TSA Plan at any time, by first establishing an investment account with a participating vendor, and then completing a SRA.

SOESD allows you to submit SRAs to manage contribution elections online. Basic instructions to create an online account for the TSA Plan are available on the SOESD home page, but this document is designed to provide detailed step-by-step instructions for doing so.

Important Note: To establish an online account you will need the Plan ID, which is 19375.

Please contact CCC if you have any difficulty establishing a CCC login account, or if you have any other questions about the SOESD TSA Plan.

Carruth Compliance Consulting, Inc. 11515 SW Durham Road, Suite E-10

E-mail: cccinfo@ncompliance.com Tigard, OR 97224

Phone: 503-968-8961 / 877-222-3090 Fax: 503-968-7802 / 503-598-8441

Step 1

Web Address (URL): http://www.ncompliance.com/guest-employees.aspx?EmployerID=132



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CCC online login account.

Click here for our new wizard online voucher request system.

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403(b) Information

403(b) Tax Sheltered Annuity Plan (TSA)

As a benefit to its employees, Southern Oregon ESD sponsors a supplemental, tax-advantaged, retirement savings program authorized by Section 403(b) of the Internal Revenue Code, Such plans are often called 403(b) Plans or Tax Sheltered Annuity Plans or simply TSA Plans. CLICK HERE to learn more about this excellent opportunity to better prepare for the financial aspects of retirement.

Online Access and Enrollment

New and Current Participants

- · Current employees may submit a Salary Reduction Agreement (SRA)* and manage contributions by creating an Online Account. To create an Online Account, click here.
- If you do not wish to create an Online Account but wish to enroll, you may submit an SRA* in paper format. Click here to access a printable SRA.

*Please note: you must have an established account with a vendor in the plan to begin contributions, see the complete Enrollment Steps page for details by clicking here.

Participants with Established Online Accounts

Click here to begin the • If you have already created a Online Account, click process of creating your here or click the "Login" link in the upper-right-hand

Obtaining Transaction Authorization

CCC offers Plan Administrative Authorizations for plans CCC administers in various formats, depending on the transaction type.

CCC offers Authorization Vouchers for the following transaction types:

- 403(b) Distributions to the Participant (for qualifying events of Severance from employment and attainment of age 59.5)
- 403(b) Rollover Distributions (for qualifying events of Severance from employment and attainment of age
- 403(b) Contract Exchanges within the Plan
- 403(b) Plan-to-Plan Transfers out of the Plan

For more information on requesting an Authorization Voucher, please click here.

Click here for information on submitting 403(b) Loans for authorization.

Click here for information on submitting 403(b) Hardship Distributions for authorization.

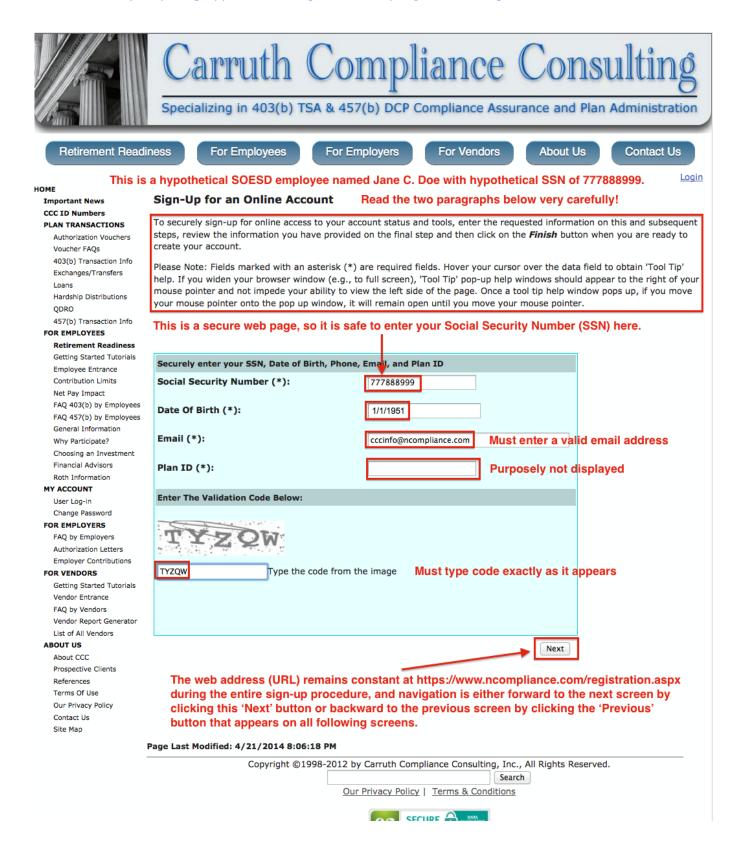
For all other transaction types

Participants may request plan authorization by completing the following steps:

- 1. Complete a CCC Transaction Submission Cover Sheet and submit it, along with your completed vendor forms, to CCC. You may submit these documents to CCC using one of the following methods*:
 - o You may securely upload the documents to CCC by clicking here,

Step 2

Web Address (URL): https://www.ncompliance.com/registration.aspx



Step 3

registration@ncompliance.com

To: CCC INFO

Your Online Sign-Up Email Verification Code

May 15, 2014 7:12 AM Hide Details

Updated: 5/18/2014

DO NOT REPLY TO THIS EMAIL

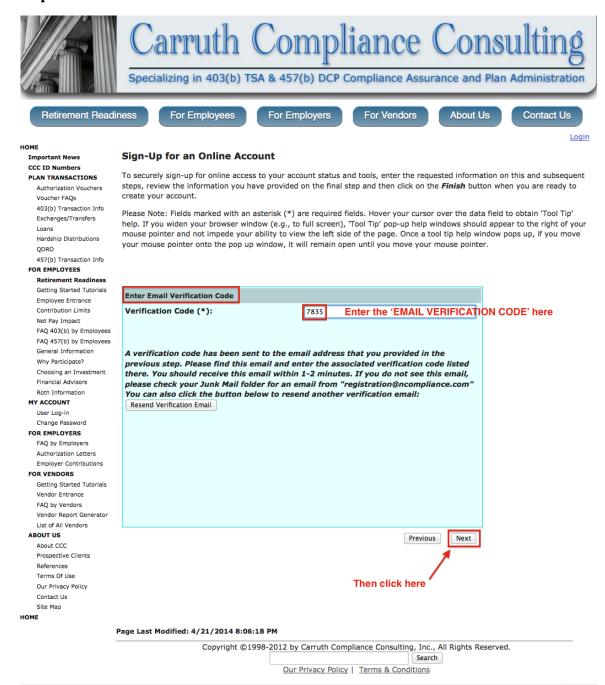
This email contains your Email Verification Code on behalf of your employer, Southern Oregon ESD, in relation to your request to sign up for an online account at www.ncompliance.com. Please enter the below code in the web page where your are prompted for it during the sign-up process.

EMAIL VERIFICATION CODE: 7835

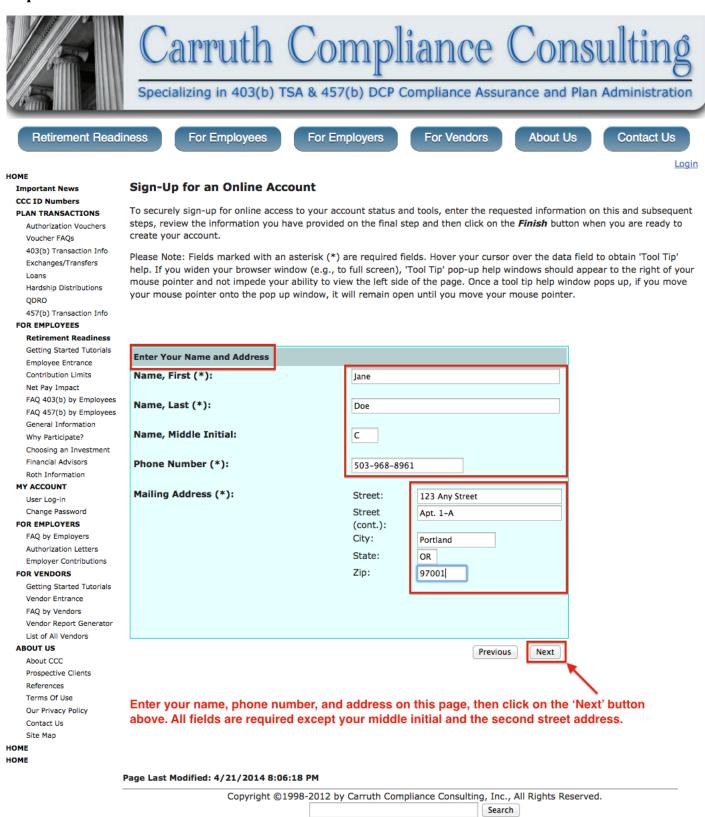
Thank you, Carruth Compliance Consulting

After you click the 'Next' button on the 'Sign-Up for an Online Account' page, you will receive an email message similar to the one above at the valid email address you entered on that screen. You must enter the 'EMAIL VERIFICATION CODE' on the next screen presented.

Step 4

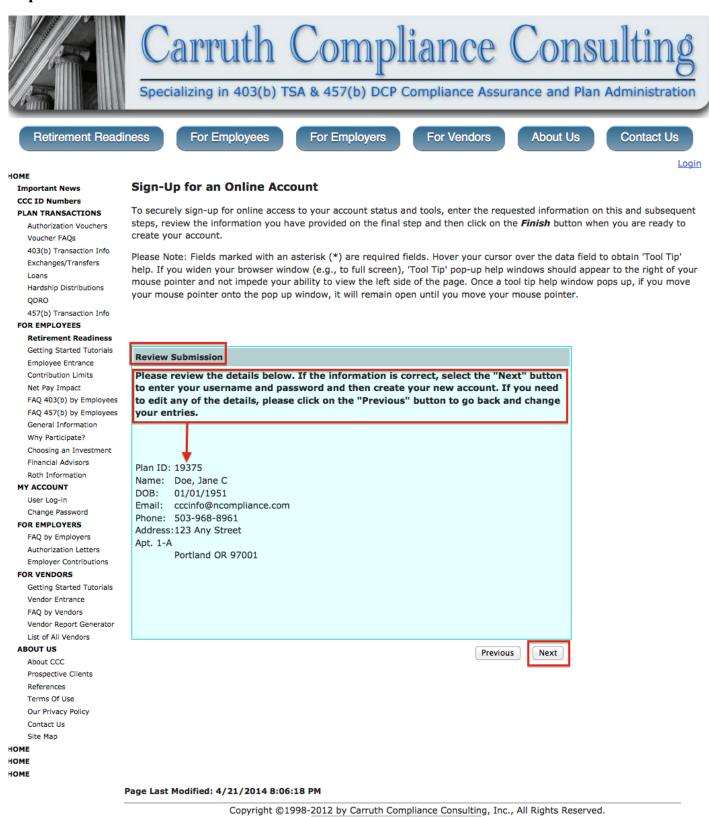


Step 5



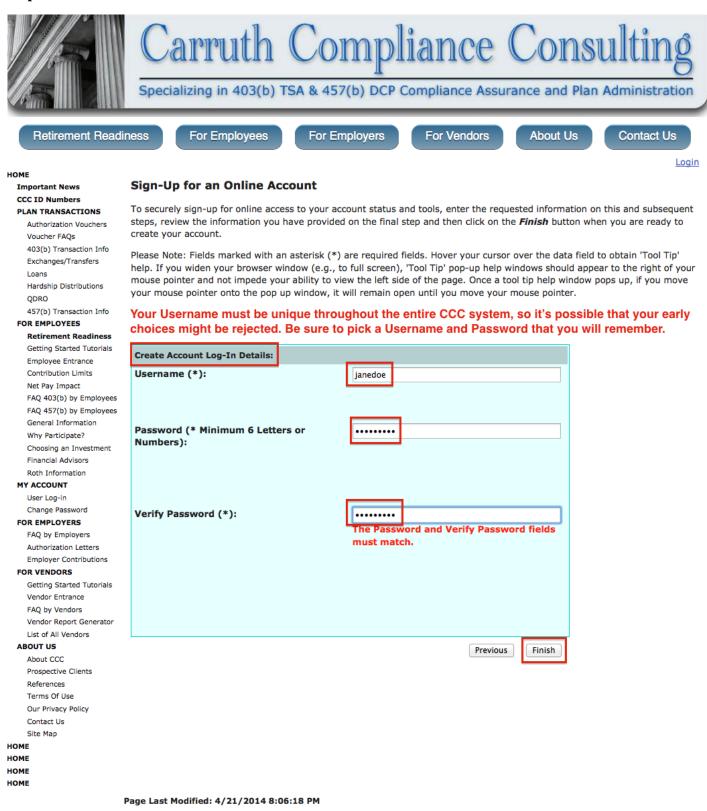
Our Privacy Policy | Terms & Conditions

Step 6



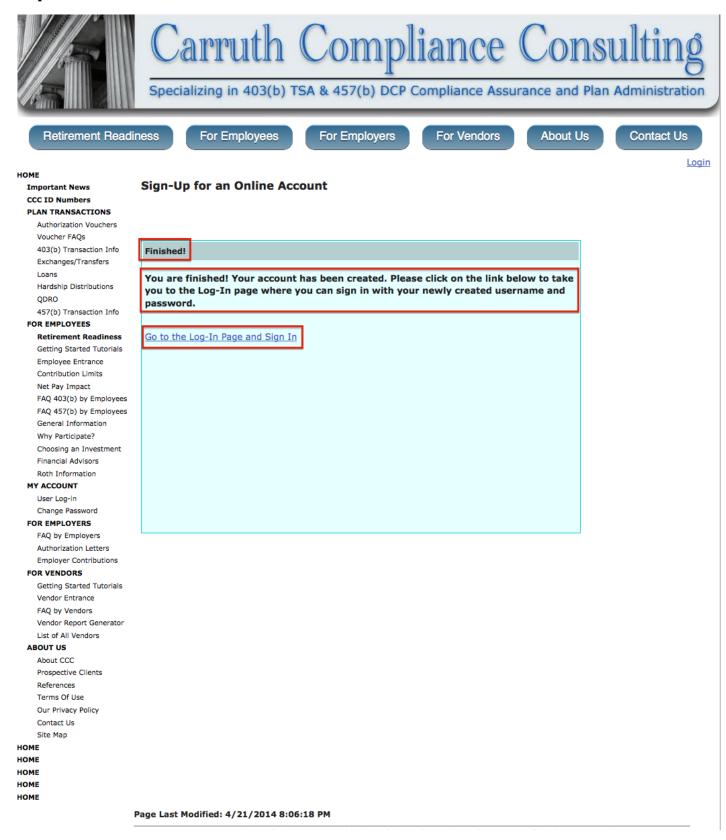
Search

Step 7



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Step 8



Step 9

Web Address (URL): https://www.ncompliance.com/login.aspx



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You have just completed creation of your employee login account, so you may enter your Username and Password below, then click on the 'Log In' button to reach your 'landing page.'

<u>Login</u>

Updated: 5/18/2014

Important Note for Employees

If you have already created an employee login account, simply login below. CCC has implemented a participant log in system, initially designed to allow online enrollment and online contribution changes in 403(b) plans of CCC client employers desiring this feature. Additional features under development include allowing participants to review details about their accounts and submit various plan transactions. We are making good progress on this front, having implemented an online voucher submission and processing system for several common account transactions (distributions, exchanges, and plan-to-plan transfers). However, at this time employee login accounts are available only to active employees of the following CCC client employers:

Southern Oregon ESD

If your employer is listed above, you would like to have an employee login account, but don't already have one, <u>Click Here</u> to sign up for an online account.

Employer or Vendor Contacts Desiring User Accounts Should Contact CCC

- CCC Coordinators are assigned accounts when the Employer becomes a CCC Client.
- Vendors associated with Plans of CCC Client Employers may contact CCC and request a new Vendor Account.

Employee, Employer and Vendor Users Log In Here

Please log into your previously assigned account here.



PLEASE NOTE: If you are having trouble logging in, please contact CCC.

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Step 10

Web Address (URL): https://www.ncompliance.com/employees/summary.aspx



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Welcome!

You are currently logged in to your CCC employee user account, which allows you to submit a Salary Reduction Agreement (SRA) to begin participation in the 403(b) plan if you don't currently participate and modify or cancel your existing SRA if you do currently participate. This is done by specifying or changing amount(s) and/or selected vendor(s) and submitting a new SRA. If you would like to submit a new SRA, please use our online SRA system, for which there is no need to obtain, complete, and sign an SRA paper form.

EMPLOYEE SUMMARY			
Name, Last:	Doe	Name, First:	Jane C
		SSN:	XXX-XX-8999
Employer EIN:	936008718	Employer:	Southern Oregon ESD
Email:	cccinfo@ncompliance.com		
Phone Number:	503-968-8961	DOB:	1/1/1951
Street:	123 Any Street	Age Today:	63.3671
Street (Cont.):	Apt. 1-A	Age on 12/31/2014:	63.9973
City:	Portland		
State/Zip:	OR / 97001		

SALARY REDUCTION AGREEMENT

There is no Salary Reduction Agreement on file.

Click Here to create a new Salary Reduction Agreement and submit it to your employer.

The first time you login with your new Username and Password there will be no Salary Reduction Agreement (SRA) on file for you in the CCC system, irrespective of whether or not you currently participate in the TSA Plan by having contributions deducted from your pay and deposited into accounts of participating investment companies (vendors).

However, if you are a current participant, you will see another section that lists your contribution history resident in the CCC database for last calendar year and this calendar year to date.

Once you create a new SRA and submit it to your employer through the CCC system, the next time you login you will see that SRA listed in the 'Salary Reduction Agreement' box above.

Step-By-Step instructions for submitting SRAs to your employer through the CCC system are provided in a separate Word document.

Updated: 5/18/2014

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