

Step-by-Step “NEW” Account Access Setup for the 457 Plan Plan # 302806

When you create your 457 account access you have access to online investment resources, view your account balances, change investment options, change contribution amounts, and complete your beneficiaries ALL online 24/7. You do not need to complete any papers or visit HR.

Follow the steps below to setup an account for employees who have NOT setup an account previously.

Step 1. To set up your account go to:

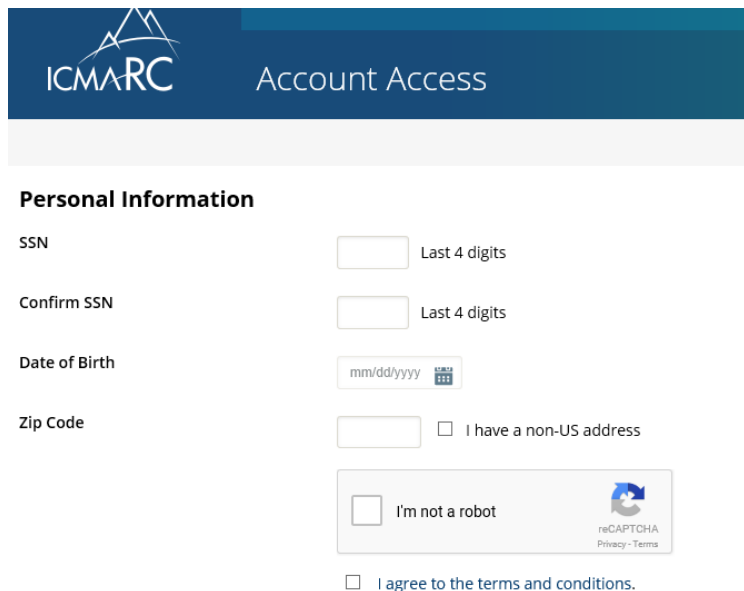
<http://www.icmarc.org/>

Step 2. Click the box in the top right hand corner:



After you click the Log in to my account box, select the drop-down box to “Set up your online access”.

Complete your personal information on the next page. Be sure and click the I agree to terms box at the bottom.

A screenshot of the ICMARC Account Access registration form. The header shows the ICMARC logo and the text 'Account Access'. The form is titled 'Personal Information' and includes the following fields: 'SSN' with a text input and 'Last 4 digits' label; 'Confirm SSN' with a text input and 'Last 4 digits' label; 'Date of Birth' with a date picker showing 'mm/dd/yyyy'; 'Zip Code' with a text input and a checkbox labeled 'I have a non-US address'. At the bottom, there is a reCAPTCHA box with the text 'I'm not a robot' and a checkbox, and a checkbox labeled 'I agree to the terms and conditions.'.

Step 3.

After you complete your personal information a registration code will be sent to your work email address. You must retrieve the code to continue with online access. If you do **not** make investment selections, the target funds are the default if you choose to contribute to the plan. You can change investment selections and contribution amounts at any time.

Step 4. Setup your deferral amount in either a flat dollar amount or a percent of pay amount. Enter the amount in the box and select the button dollar or percent. Allow 1-2 payroll cycles after you make your election for the change to occur on your payroll check. **Remember:** You can change your contribution amount at any time. The system will stop contributions automatically if you reach the IRS annual maximum contribution.

The screenshot shows the ICMARC Account Access interface. The user is logged in as Cindy Hampton. The page title is 'My Account City Of Frisco' with Plan #302806. The main heading is 'Change Contributions'. An information box contains the following instructions:

- Your request is not complete until the receipt of a confirmation number.
- This option defines your contribution for each pay period. Please enter the contribution you want to be deducted from each paycheck.
- PLEASE do not enter the contribution for the whole year.** If you enter the annual amount, this full total will be deducted from each paycheck and cannot be returned to you. Once you have entered the amount to be deducted for each pay period, proceed to the next page.
- Use the Calculator to figure out the per pay period contribution by selecting the Calculate link. The Calculator only appears if your plan allows fixed dollar contributions.
- Your contribution should begin in the first payroll in the next month.

Below the instructions is a table for contribution settings:

TYPE	CURRENT	MINIMUM	MAXIMUM	AMOUNT	DOLLAR/PERCENT	CALCULATOR
PRE TAX	100%	1%/\$5.00	100%/\$5,000.00	<input type="text"/> Per Pay Period	<input checked="" type="radio"/> Dollar <input type="radio"/> Percent	

TARGET DATE FUNDS

A **target date fund (TDF)** – also known as a lifecycle, dynamic-risk or age-based fund – is a collective investment scheme, often a mutual fund or a collective trust fund, designed to provide a simple investment solution through a portfolio whose asset allocation mix becomes more conservative as the target date (usually retirement) approaches.¹

Managed account

A managed account is a service you elect either online/paper/ or by calling ICMARC direct. The managed account service you are assigned to a model advice portfolio based on your financial situations, time horizon and other personal and financial information that you have provided to ICMARC and are electing to have ICMARC manage your account.

Managed accounts are charged an additional fee.

Review the ICMARC terms for more information regarding managed accounts.