

When it comes to investing in your employees' futures, CalSTRS is a name you can trust.



Let CalSTRS 403bComply take charge of administering your 403(b) program, so you can focus your time and resources elsewhere.

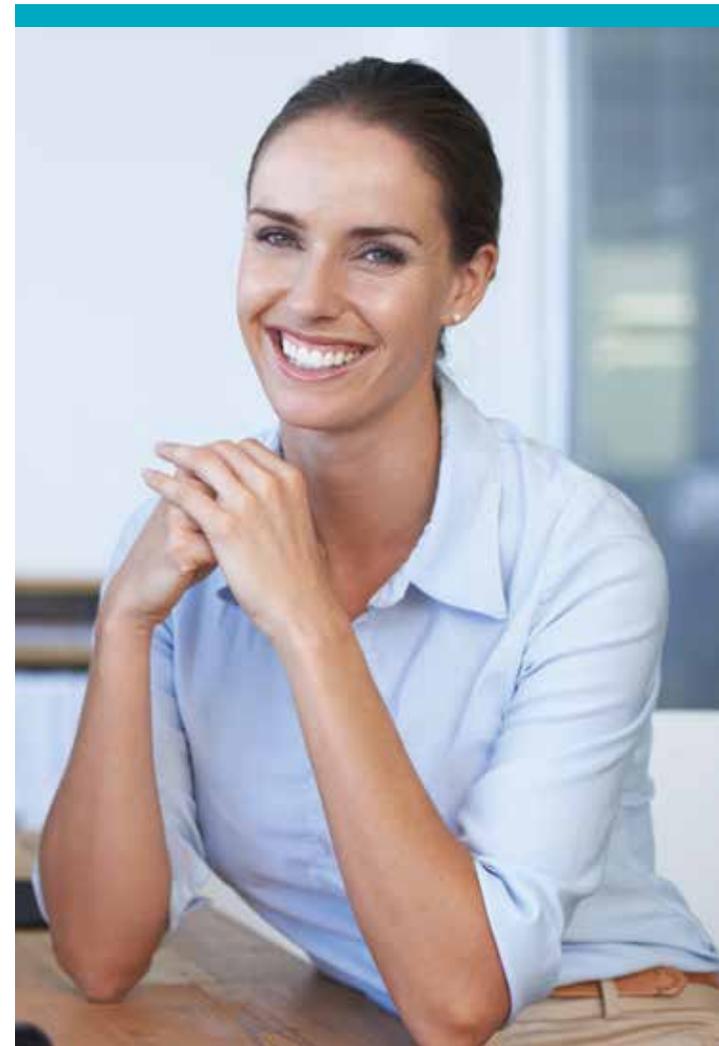


To enroll in CalSTRS 403bComply or for more information about the program, call **800-943-9179** or visit **CalSTRS403bcomply.com**.



CalSTRS 403bComply

Expert Management for
Your 403(b) Investment Program



Why Compliance Is Important to You

As a 403(b) plan administrator, you are responsible for keeping your plan in compliance with IRS regulations. If you're like many school districts, you may not have enough resources for this responsibility. Managing your own 403(b) compliance can be time-consuming and failing to comply can result in costly fines. Fortunately, you have a professional, stress-free alternative: CalSTRS 403bComply.

CalSTRS 403bComply takes charge of administering your 403(b) program so you can focus your time and resources elsewhere. We make sure your program is in full compliance with all federal and state 403(b) regulations promptly—and at no cost to you. Keep reading for more details about CalSTRS 403bComply and find out how easy compliance can be.

An Investment in Your Employees

Through our contract with TCG Administrators, one of the industry's most respected third-party administrators, CalSTRS 403bComply offers accurate, timely and professional 403(b) management both administrators and employees will appreciate. The expert staff of CalSTRS 403bComply:

- Ensures your 403(b) program is in full compliance with federal and state regulations.
- Coordinates compliance with more than 50 investment vendors.
- Supplies all plan records, provides onsite expertise and assists fully with any IRS audit.
- Administers an easy-to-use online payroll deduction management system, which lets your employees enroll online, automate their payroll processing, screen approved vendors, and view reports of current and past 403(b) activities.
- Provides customer service 8 a.m.–5 p.m. weekdays to help employees manage their payroll deductions or request transitions. In addition, 24-hour automated service is available.

Compliance Without Complications

We understand that 403(b) compliance is a complex process that can take time, resources and energy. That's why we've made CalSTRS 403bComply simple for you to implement. With CalSTRS 403bComply:

- You'll enjoy a smooth transition from your existing 403(b) administration program to our service.
- You don't need a minimum number of participants to use the service.
- There's no conflict of interest, since CalSTRS 403bComply is not a 403(b) product vendor.
- The plan is cost-effective at only \$2 per 403(b) participant per month with no cost to employers.

Ensure your 403(b) program is in full compliance with IRS regulations with CalSTRS 403bComply.
