



TAKE TIME TO REVIEW YOUR BENEFITS

Your benefits review is the best opportunity of the year to make changes to your benefits package and ensure your coverage continues to meet your needs. An American Fidelity account manager can help you review your coverage and find a plan that works best for you and your family.

Your enrollment dates:



August 28th - September 6th

Schedule your appointment today:

<https://enroll.americanfidelity.com/83A3A323>



Has your information changed?

New address or bigger family? A lot can change in a year and it's important to verify all of your information is up to date during your benefits review.

Available Benefits:



Accident Insurance
americanfidelity.com/accident



Cancer Insurance
americanfidelity.com/cancer



Disability Insurance
americanfidelity.com/disability



Hospital Indemnity Insurance
americanfidelity.com/hospital-indemnity



Life Insurance
americanfidelity.com/life



Flexible Spending Accounts
americanfidelity.com/fsa

Limitations, exclusions and waiting periods may apply.

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HOW-TO GUIDE:

Start, Stop or Make Changes to your 403b Contributions

How-to Get Started – It's as easy as 1-2-3!

1. Go to www.403bcompare.com and select a vendor. Or for assistance in choosing a vendor, contact your Financial Advisor or call TDS for a Representative in your area.
 2. Create an account.
 3. Complete and submit the **Salary Amendment Agreement** to your payroll office.
1. For a 457 (b) account you will need a financial advisor to assist you. Investment providers are limited and are not the same as those offered through the 403(b) Plan.
 2. Contact the Investment Provider and open your account of choice.
 3. Complete and submit a Salary Amendment Agreement (SAA) to your payroll office. You will also need to submit a Direction of Investment (DOI) form to TDS for a 457(b) deferral.

That's all there is to it! Your contributions should begin by the next available payroll!

Make Changes Any Time.

Great news! Your plan does not limit the time period for making changes to your contributions.

If you want to make a change to: the amount, the frequency of your contributions or the investment provider complete the following steps:

1. Submit a new **Salary Amendment Agreement** (SAA) to your payroll department.
2. If you have a 457(b) account, a new **Direction of Investment** (DOI) form needs to be submitted to TDS in addition to the SAA form.

Note: The Salary Amendment Agreement form can be found at www.403bcompare.com or you can contact your payroll department or Tax Deferred Solutions.

Stop Contributions as Needed.

We understand that participants may need to stop contributions from time to time. Your deferrals to the 403(b) or 457(b) Plan are completely voluntary. You are not under any obligation to continue making contributions to the Plan. If a situation arises where you need to stop the contributions you can do so at any time. It takes one step.

1. Fill out and submit a new **Salary Amendment Agreement** to your payroll department indicating your desire to stop your contribution.

PLEASE NOTE: For accurate records and to maintain compliance with State and Federal regulations and your Plan terms, you **must use the Salary Amendment Agreement form to start, make changes or stop deferrals from your payroll.**

Still have Questions? Contact TDS.

If you would like more information or to meet with a TDS Representative, please contact them at:

PHONE: 866.446.1072 ● EMAIL: plan-education@tdsgroup.org CLICK: [Request for Information](#)



Protect your loved ones with Employee's Whole Life Insurance— Simplified Issue.

We know why you work so hard. When you purchase our **Simplified Issue Employee's Whole Life Insurance**, you'll receive these valuable benefits:



Life-long coverage.

Since you own the policy, it remains with you regardless of where you work or even if you retire. Policy remains in force as long as premium is paid when due.



Guaranteed cash value.

Your permanent policy builds cash value, which you can access, to help pay for unexpected emergencies or any other reason¹.



Convenient payments.

Your premiums will be deducted based on an arrangement with your employer.



Hassle-free application process.

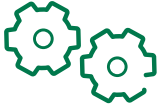
If you're between the ages of 16 and 70, have been working with your employer for at least 90 days, and work at least 30 hours a week, you're eligible to purchase our Simplified Issue Employee's Whole Life product.

There are no physical exams, and only a few medical questions asked.



Expandable family coverage.

Your spouse/domestic partner, children, and even grandchildren (ages 15 days to 25 years) may be eligible for coverage.



Flexibility.

You can customize your policy with optional policy riders, some for an additional cost.



Portable.

Stays with you even if you change jobs. Take it with you throughout your career. It's your policy. It's not tied to any specific employer or group plan.



Grows with you.

You will be eligible to receive dividends², you can increase your coverage, or add policies for both you and your eligible family members during future reenrollment periods as your insurance needs change.



Professional Service.

Remember your New York Life agent is always available to talk or meet with you. We've been protecting policy owners since 1845, in good times and bad. And our nationwide network of agents is one of the most experienced and well regarded in the business.

Contact your New York Life agent for more information.

In Oregon, the Employee's Whole Life policy form number is ICC17-217-52P.

This program is not intended to be subject to the Employee Retirement Income Security Act of 1974 (ERISA). Employee participation is completely voluntary. The employer does not contribute to or endorse the program. All guarantees are based on the claims paying ability of the issuer.

¹ Accessing cash value will reduce the available cash surrender value and death benefit

² Dividends are not guaranteed.

New York Life Insurance Company

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New York, NY 10010

www.newyorklife.com

15021.012022 SMRU1747607 (Exp.01.10.2024)