

The new reality for retirement planning - *it now requires planning*. Fortunately, the College now has two important benefits to compliment a PERS retirement.

**As a service to employees, the college is able to provide payroll deductions to these providers*

Steps to start contributing to a 403(b), or 457:

1. Select the vendor below and set up an account with the vendor online, paper application or via phone.
 - a. Oregon Growth Savings Plan requires that you complete an application to enroll, which is available on the [HR webpage](#) under “Employee Savings Opportunities”
2. Once you have confirmed that you have an active account with the vendor, complete a Retirement Savings Change Form in [NEOGOV eForms](#). Payroll will begin to make contributions from your paycheck, pre-tax or post-tax (Roth) to your elected vendor.

SIMPLE & EASY It is easy to establish a retirement savings account. Money comes directly out of your paycheck each month. Consistency is the key to a savings plan, and payroll deduction makes consistent savings easy. You contribute a portion of your salary on a pre-tax and/or post-tax (Roth) basis. If you choose the pre-tax basis this means that taxes will not be withheld on the portion of your income that you contribute. These contributions, plus any investment earnings, grow on a tax-deferred basis. Taxes are paid as you withdraw your money from your account.

Note: This information is not to be construed as tax advice. Please contact your personal financial advisory or one of the companies on the last page for retirement savings advice.

College Sponsored Retirement Savings Plans

Sponsored Companies for 403b, 457, and/or Roth

Contact Information

AXA Equitable Life Insurance Company 1290 Avenue of the Americas New York, NY 10104 Plan ID#: 779172	Equi-Vest® TSA Tel. 503-243-4301 or 800-628-6673 Local Agent - Amy Sehlager
CB&T/American Funds PO Box 4399 Houston, TX 77210 Plan ID#: 62040	Tel. 800-421-4225
MassMutual Retirement Services (403b/403b Roth) <i>(formerly The Hartford)</i> P.O. Box 1583 Hartford, CT 06144 Plan ID#: 750091	Crooks & Company Financial Mgmt. 365 Warner Milne Rd, Ste 201 Oregon City OR 97045 Tel. 503-723-9580
Oppenheimer Funds PO Box 5270 Denver, CO 80217-5270 Plan ID#: 55174	800-835-7305 or Crooks & Company Financial Mgmt. 365 Warner Milne Rd, Ste 201 Oregon City OR 97045 Tel. 503-723-9580
Vanguard, Small Business Services PO Box 1106 Valley Forge, PA 19482-1106 Plan ID#: V10086889	Tel. 800-962-5068
TIAA PO Box 933326 Atlanta, GA 31193 Plan ID#: 367882	Tel. 800-842-2252 www.tiaa.org
Oregon Savings Growth Plan (457/457 Roth) PERS Affiliated 800 Summer Street NE, Suite 200 Salem, OR 97301 <i>*PAPER APPLICATION ONLY</i>	Tel. 503-378-8561 Jack Schafroth Jack.schafroth@state.or.us
Oregon College Savings Plan 16290 SW Upper Boones Ferry Road Tigard, OR 97224 <i>*Not eligible for payroll deductions</i>	Tel. 503-431-7928 John Valley John.valley@ost.state.or.us

Questions, please contact Human Resources via the [Service Desk](#)