

Agent Responsibilities:

- NO ON-CAMPUS SOLICITATION. Read the solicitation rules for the district prior to writing business. **Agents who do not follow these rules may result in no longer being able to write business with the district.**
- Enroll annually on our website: www.ffga.com, prior to submitting business. Click on Retirement Services, then Agent Enrollment. It is important to have your current/update e-mail address when enrolling as you will be notified via e-mail when to re-enroll. Upon enrolling you agree to abide by the district's rules for solicitation.
- Check with your Retirement Services Representative for the school's due dates in order to have Salary Reduction Agreements processed in the allotted time.
- Always download the most current SRA being used and complete legibly.
- Only the First Financial Salary Reduction Agreement (SRA) form will be accepted to start and/or make any changes to 403(b) accounts. (We do not need the vendor application). Send the SRA to First Financial via mail or fax 281-847-8427.
- **BE AWARE: All Salary Reduction Agreement forms submitted replaces all previous agreements.** The employee must list all vendors investing in regardless if they are only making changes to one vendor.
- Due to HIPPA law, First Financial is limited in the amount of information given pertaining to an employee's account. The employee must authorize First Financial to discuss their accounts with an agent.
- Complete vendor paperwork and ensure that an account is open and active prior to submitting an SRA.
- **Do not leave paperwork at the schools as this will only delay the process.** First Financial will direct the school on any payroll changes necessary.

What are the contribution amounts?

Current contribution limits are as follows:

Under age 50 - up to \$15,500 per calendar year.

Age 50+ - up to \$20,500 per calendar year

Starting 01/01/09, the 15 year catch will no longer be available in our plans.

Exchanges:

Must be moved to companies that are on the approved list.

The SRA, a list of approved companies, as well as additional information can be obtained from our website at: www.ffga.com. Please be aware our website will be updating January 2009.