What is a 403(b)?
A tax-deferred defined contribution plan for employees of public schools and certain tax-exempt organizations. Contributions are generally pretax and the earnings grow tax deferred.

Does the District match my contributions?
There is no employer match to retirement savings accounts. You alone define what you would like to contribute to your 403(b).

How do I change my contribution amount or stop my deductions?
You can make changes to your account by accessing the Retirement Manager website.

How do I access the Retirement Manager website?
To access Retirement Manager from the CMSD website:
- Go to STAFF - Click on INSITE.
- Click on MY APPS > 403(b) Plan
- Click on RETIREMENT MANAGER for Cleveland employees.

To access Retirement Manager from the Intranet (INSITE):
- RESOURCES > SUPPORT > RETIREMENT MANAGER

How do I log in to Retirement Manager?
If you are a first time user, you will need to create a username and password and complete your user profile. You will need your CMSD user ID to create your user profile.

Once you have created your profile, you will be able to log-in using your identified credentials you established going forward.

What if I don’t know my employee ID?
- Current CMSD staff members can access their ID number through Workday or on their CMSD badge.
- Former CMSD staff members can call the HR main line (216-838-0040) to request their employee ID. ID numbers must be requested by the employee directly.

How do I take out a loan or make a withdrawal from my 403(b) account?
- Contact your 403(b) provider to access the required paperwork.
- Once you have completed the paperwork, log into the Retirement Manager system and create a certificate for your loan or withdrawal; which replaces the need for an employer authorization signature.
- Submit the paperwork and certificate to your provider for processing.

If I am no longer with the District, how do I access my 403(b) account?
Access to Retirement Manager is retained after separation from the District and the process remains the same. All other 403(b) transactions must occur through your 403(b) provider or financial representative.

For assistance or information call the Retirement Manager Support Line: 1-866-294-7950, Monday through Friday (excluding holidays) 7:00 AM to 6:00 PM Central Time.