



457(b) Retirement Savings Plan

A Section 457(b) plan is a special type of employer-sponsored retirement plan that certain governmental employers, and other tax-exempt organizations can establish for their employees.

Your employer offers the **RAMS 457(b)** plan as a way to help you build savings for your post-retirement expenses. Contributing regularly to a 457(b) plan can empower you and give you the confidence to retire with more in your pocket to cover housing, healthcare, vacations, bills, and other expenses at the time of retirement.



2026 Contribution Limits

In 2026, you may contribute 100 percent of your compensation, up to \$24,500. If you are age 50 or older, you may contribute up to an additional \$8,000, for a total of \$32,500. If you are age 60–63, you may contribute up to an additional \$11,250, for a total of \$35,750.

You may contribute simultaneously to 403(b) and 457(b) plans.



Plan Benefits

- Oversight by superintendents and HR directors, providing assurance that the interests of public employees are represented.
- Low, transparent fees
- A wide range of investment options to choose from, including managed portfolios, target-date funds, and self-directed options.
- No 10% tax or penalty is charged for early distribution.
- No redemption charges or hidden fees are charged.
- No product commissions are charged.
- Total control over starting and pausing contributions
- Access to financial education through FinPath
- Wellness, which includes financial counseling, financial health tools, and monthly opportunities to win prizes**
- Access to free W-2 tax preparation and free creation of a personal will†

Start at www.ramsretirement.com/457b

Assistance is available at www.ramsretirement.com or by calling 800-943-9179.



Exclusive Benefits of RAMS 457(b)

As a benefit of having your retirement dollars managed by the RAMS program, you are automatically eligible for financial resources exclusive to you and your family. This is just another way that saving for retirement can benefit you—both now and in the long run.



FinPath - Financial Education

FinPath* is a financial wellness program designed to help you develop better financial habits and make your money go further.

The program includes:

- Unlimited financial coaching sessions
- Financial wellness tools to help you budget, reduce debt, plan for emergencies, and more
- Financial education workshops and courses from FinPath University
- Opportunities to win prizes, including a \$1,000 monthly drawing



Estate Planning

Dedicating a little time to creating a solid estate plan can help you prepare for both the expected and the unexpected.

Redeem a complimentary will‡ (valued at \$259) to help protect your legacy and your loved ones.



Tax Preparation

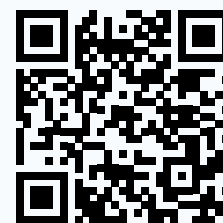
We can help you take the stress out of your tax bill. Our team can help you file your W-2 tax returns at no cost, or provide a \$250 credit toward complex preparation services.‡

Ready to start saving?

1. Visit www.ramsretirement.com/457b and click on **Enroll Now**.
2. Enter the name of your employer and select the **457(b) Savings Plan** option.
3. Follow the on-screen steps to select your payroll contribution and choose your investment. Don't forget to designate a beneficiary!

*Note: If you are unsure which investment option to select, schedule a virtual TeleWealth** meeting.*

4. Continue until you receive a confirmation notice—and you're all set!



Scan the QR code
to start
registration.



Need help?

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