





# 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 a 457(b) plan as a way to help you save for life beyond your full-time working years. Contributing regularly to a 457(b) can help give you the power and confidence to retire with more in your pocket to cover housing, health care, vacations, bills, and other expenses upon retirement.



#### 2025 Contribution Limits

You can contribute 100% of your compensation up to \$23,500, whichever is less. If you are age 50 or older, you can contribute up to an additional \$7,500 for a total of \$31,000. If you are ages 60-63, you can contribute up to an additional \$11,250 for a total of \$34,750. You can contribute to both 403(b) and 457(b) plans simultaneously.



#### **Plan Highlights**

- Plan is overseen by investment professionals with a legal fiduciary duty to act in your best interest
- o Low, transparent fees
- Wide range of investments to choose from—including managed portfolios, target date funds, and self-directed options
- No 10% early distribution tax/penalty
- No surrender charges or hidden fees
- No product commissions
- Full control on starting/pausing contributions

Learn more at www.tcgservices.com/457b



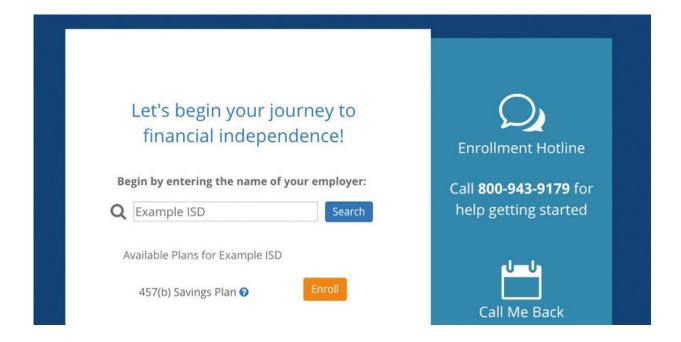
## **How to Register**

### Create your 457(b) account in minutes!

- 1. Start at www.tcgservices.com/enroll.
- 2.Enter the name of your employer and choose the 457(b) Savings Plan.
- 3. Follow the steps on screen to select your salary contribution and investment options. Don't forget to designate an account beneficiary.

Note: If you're unsure about which investment option to select, please contact us using the information below.

4. Continue until you get a confirmation notice, and you're done!



Learn more at www.tcgservices.com/457b