Managed Portfolios for 457(b)

RAMS
Retirement Asset Management Services
REGION 10
EDUCATION SERVICE CENTER

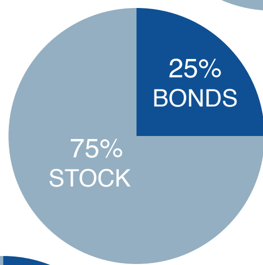
What is a 457(b) plan?
A 457(b) plan is a retirement savings plan that allows employees to make contributions on a pretax basis, thus income taxes are deferred until your assets are withdrawn. Most plans allow you to start, stop, increase or decrease contributions at any time.

The contribution limits are separate from those of 401(k) and 403(b) plans and more flexible withdrawal options are often available.

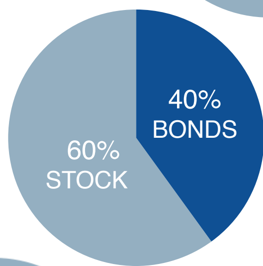
The employer sponsored 457(b) plan offers

- ★ Easy-to-choose, professionally managed portfolio options
- ★ No 10% early distribution penalty tax
- ★ No surrender charges and no hidden fees
- ★ Employer oversight of plan investments
- ★ No-load mutual funds

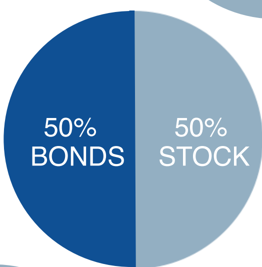
Aggressive Growth Portfolio is for those interested in growth and who are willing to assume the risk of a fluctuating stock market. They have time to recover from a potential loss if a long-term down-trending market occurs. This investor is seeking above average returns.
Target Allocation: 100% Stocks
Targeted Age Range: 20-45



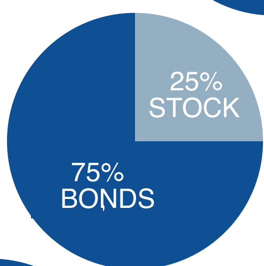
Growth Portfolio is for those interested in growth and who are willing to assume the risk of a fluctuating stock market.
Target Allocation:
75% Stocks, 25% Bonds
Targeted Age Range: 30-40



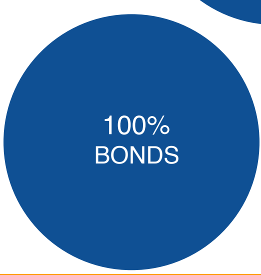
Signature Portfolio is the default investment for the plan. The targeted investment risk is moderate, with an approximate investment allocation to fixed income/stock funds of 40%/60%.
Target Allocation:
60% Stocks, 40% Bonds
Targeted Age Range: All



Moderately Conservative Portfolio is for those who are conservative but want and are willing to accept some market risk in return for growth with income.
Target Allocation:
50% Stocks, 50% Bonds
Targeted Age Range 40-60



Conservative Portfolio is for those who are adverse to risk but want a little exposure for growth to offset the effects of inflation.
25% Stocks, 75% Bonds
Targeted Age Range 50-60



Preservation Portfolio is for those who do not wish to assume much risk and are adverse to the ups and downs of the stock market.
Target Allocation:
100% Bonds (may contain 15% stocks)
Targeted Age Range 55+

RETURN

RISK

DISCLOSURES:
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The portfolios do not purchase actual stocks or bonds. Stocks and bonds refers to equity and fixed income mutual funds, respectively.

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