

I WANT TO START SAVING TODAY

- » Visit the RAMS website at www.region10rams.org or call customer service at 800.943.9179.
- » From the **My Account** navigation bar, click on **Access My Plan**.
- » Use the alphabet picker to locate your employer and click on its name.
- » From the tab labeled **403(b)**, click on the document labeled **Approved Vendor List**.
- » Contact the Vendor directly to obtain help setting up a 403(b) annuity or other investment.
- » Decide how much to save out of each paycheck.
- » Follow the instructions below in this brochure to set up a payroll deduction through the TCG website.

I HAVE A 403(b) SAVINGS PLAN

To make changes in your payroll deduction or conduct other business:

- » Call TCG Administrators at 800.943.9179.
- » Check your account online at www.region10rams.org.
 - Click on **Login** from the homepage.
 - Click the yellow **Retirement Login** link.
 - Enter Your Social Security number as the User ID and the last four numbers of your Social Security number for the Password (if you currently have another plan with TCG Administrators, use the User ID and Password you created for your Plan and click on "Participant").

I WANT TO ENROLL IN A 403(b) PLAN

- » Call TCG Administrators at 800.943.9179.
- » Check your account online at www.region10rams.org.
 - Click on **Login** from the homepage.
 - Click the yellow **Retirement Login** link and click on **New User**.
 - Enter the Plan Password for your district (this is available online under "Plan Description"), and enter Social Security number to continue.

ABOUT TCG ADMINISTRATORS

TCG Administrators (TCG) is an independent fee-based Third Party Administrator located in Austin, Texas, specializing in the servicing of employee benefit plans for public school districts and other governmental employers. TCG offers administrative services for 125 Cafeteria Plans, 401(a) Plans, 401(k) Plans, 403(b) Plans, FICA Alternative Plans, Accumulated Leave Plans, and 457(b) Plans.

TCG specializes in high quality employee benefit services utilizing state-of-the-art technology. This has led TCG to become a leader in the industry and one of the largest third-party administrators nationwide.

In addition, TCG has experienced personnel who provide plan implementation guidance, ongoing plan compliance and maintenance for qualified and nonqualified plans.

For more information, please visit our TCG website at www.tcgservices.com.

HAVE QUESTIONS? CONTACT:



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WWW.REGION10RAMS.ORG

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Retirement Asset Management Services

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EDUCATION SERVICE CENTER



403(b)
SAVINGS PLAN

Enroll now at
www.region10rams.org

WHAT IS A 403(b) SAVINGS PLAN?

THE KEY TO ACHIEVING FINANCIAL SUCCESS IS CONTRIBUTING TO A SAVINGS PLAN NOW AND CONTINUING TO CONTRIBUTE ON A REGULAR BASIS.

Your retirement years will be here before you know it, and you want to enjoy them. You will be living longer, and your needs may be greater than they are today.

A 403(b) is a retirement savings plan generally offered by public schools and other tax-exempt organizations that allows employees to make contributions on a pretax or Roth basis. Your employer determines the investment providers and you must open an account with one of these providers to contribute. Most plans allow you to start, stop, increase, or decrease contributions at any time.

The earnings in your retirement savings plan may be tax-deferred or tax-free depending on your contribution type. Leaving the assets in the plan allows the funds to compound, meaning you earn interest on the interest.

Enrolling in a 403(b) savings plan can help bring you financial stability and security when the day you are ready to retire comes around. Remember that the earlier you begin to contribute funds, the more you will have at your disposal down the road.



AN ESTIMATED
64%
OF AMERICANS SAY
FINANCES
ARE THEIR LARGEST
SOURCE OF STRESS

**WE'RE HERE
TO HELP**

HOW PENSIONS UNDER TRS WORK

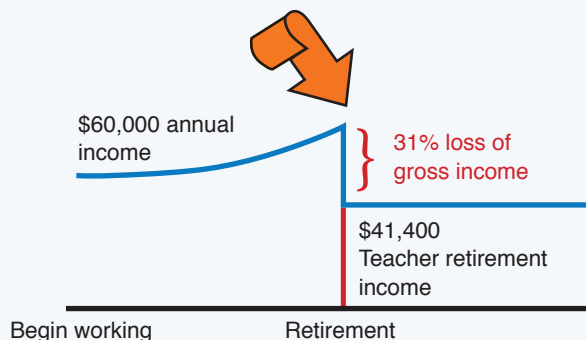
TEACHER RETIREMENT SYSTEM (TRS) BENEFIT FORMULA

$$\begin{matrix} \text{Years of} \\ \text{Service} \end{matrix} \times \begin{matrix} \text{State Factor} \\ (2.3\%) \end{matrix} \times \begin{matrix} \text{Average 3/5} \\ \text{Highest Years of} \\ \text{Income} \end{matrix} = \begin{matrix} \text{Maximum} \\ \text{Benefit} \end{matrix}$$

TRS BENEFIT EXAMPLE

Years of Service:	30
Average Income:	\$60,000
State Multiplier (2.3%):	69%
Maximum Benefit:	\$41,400

LOSS OF INCOME EXAMPLE



ONLINE RESOURCES

The following information is available at:

www.region10rams.org

- » Account balance
- » Plan information
- » Forms and other important documents

WHY CONTRIBUTE TO A 403(b) SAVINGS PLAN?

- » **Fill in the gap.** As shown in the example to the left, TRS employees receive a pension; however, this pension will not provide the TRS members with a full salary upon retirement. TRS members should consider making up this gap in salary by contributing to a retirement plan.
- » **Tax benefits.** Lower your taxes or earn tax-free income.
- » **Ease of savings.** Once you have enrolled in your 403(b) savings account, the funds come directly out of your paycheck on a regular basis.
- » **One stop.** You can make all account changes online including enrollment, increasing/decreasing contributions, requesting loans, and processing distributions. Specific account changes might still need to be made with your corresponding investment provider.



IT'S **YOUR** FUTURE. TAKE CONTROL OF YOUR OWN FINANCIAL SUCCESS.