

WHAT IS THE DIFFERENCE?

Description	457(b)	403(b)
10% early distribution penalty tax on withdrawals before the age of 59½		✓
Potential commission-based product		✓
Employer oversight of plan investments	✓	
Quarterly evaluations of current investments and managed portfolios	✓	
Employer ability to limit plan fees	✓	
Eligible to transfer funds directly to TRS for service purchase	✓	✓
Earnings may be tax deferred or tax-free	✓	✓
Loan availability	✓	✓

INVESTMENT ADVISORY SERVICES

REGION 10 RAMS CONTRACTS WITH TCG ADVISORS, LP TO PROVIDE INVESTMENT ADVISORY SERVICES.

WHAT YOU CAN EXPECT FROM TCG ADVISORS:

- » Full disclosure of fees
- » Professionally-managed portfolio options for clients
- » TCG will act as the plan fiduciary for added protection
- » TCG will monitor the performance of all plan investment options and will make recommendations for the replacement of funds that consistently under-perform
- » Neither TCG Advisors nor Region 10 RAMS accept any compensation from underlying investment companies— which ensures no bias in recommendations

START SAVING TODAY

- » Visit the RAMS website at www.region10rams.org or call customer service at 800.943.9179
- » From the top navigation bar, click on **Access My Plan**
- » Use the alphabet picker to locate your employer and click on its name
- » Click on the tab labeled **457(b)** and click on the **Register** button located on the right
- » Enter the plan password provided by your employer

Note: If you do not know your plan password, scroll down and click on the yellow link named 457 Plans. A document will open where you can find your employer and the corresponding plan password

- » Enter your Social Security number (without dashes)

Note: If the website indicates that a user name and password already exists, please enter your full Social Security number as the user name and your full date of birth in MMDDYYYY format as your password. Contact customer service if you still cannot access your account

- » A guided enrollment will move you through the process of setting up your election
- » A six digit confirmation number will be emailed to you after your completion

HAVE QUESTIONS? CONTACT:



900 S. Capital of Texas Highway, Suite 350
Austin, Texas 78746

Phone: 800.943.9179

Fax: 888.989.9247

Email: 457b@tcgservices.com

WWW.REGION10RAMS.ORG

RAMS
Retirement Asset Management Services

 Region 10 ESC



457(b)
SAVINGS PLAN

WHAT IS THE 457(b) SAVINGS PLAN?

Your school district has chosen to offer the Region 10 Retirement Asset Management Services 457(b) as a way for you to invest in your future. The 457(b) plan is a retirement savings plan similar to a corporate 401(k), and it allows you to save money, tax-deferred or Roth if your plan allows.

In the past, educators were mostly limited to 403(b) investments, which could be expensive and many had limited investment options. Region 10 Education Service Center, in cooperation with districts like yours, developed the RAMS 457(b) to provide an alternative.

From the beginning, the RAMS 457(b) savings plan has provided access to high-quality, low-cost mutual funds, and professionally managed portfolio options. These portfolios, built based on varying levels of risk, give the ability to choose the amount of risk that best fits you. TCG Advisors will manage the allocation for you.

These funds and portfolios are reviewed quarterly by the Region 10 Investment Advisory Committee.



ONLINE RESOURCES

The following information is available at:

www.region10rams.org

- Account balance
- Investment options
- Prospectus and investment performance
- All forms
- RAMS information

WHY CONTRIBUTE?

- Bridge your retirement gap
- Lower your current taxes or earn tax-free income
- Easy to start saving now

WHAT YOU CAN EXPECT FROM THE EMPLOYER-SPONSORED 457(b) PLAN:



No 10% early distribution penalty tax



Ability to start/stop contributions at any time



Easy-to-choose, professionally managed portfolio options



Employer oversight of plan investments



No surrender charges and no hidden fees



No-load mutual funds

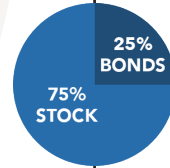
MANAGED PORTFOLIOS



AGGRESSIVE GROWTH PORTFOLIO

This portfolio is for those interested in growth and who are willing to assume the risk of a fluctuating stock market. Investor is seeking above average returns.

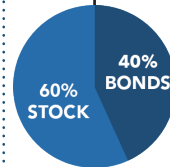
Target allocation: 100% Stock
Targeted age range: 20-45



GROWTH PORTFOLIO

This portfolio is for those interested in growth and who are willing to assume the risk of a fluctuating stock market.

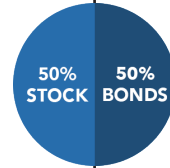
Target allocation: 75% Stock, 25% Bonds
Targeted age range: 30-40



SIGNATURE PORTFOLIO

This is the default investment for the 457 plan. The targeted investment risk is moderate, with an approximate investment allocation to fixed income/stock funds of 40%/60%.

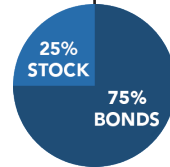
Target allocation: 60% Stock, 40% Bonds
Targeted age range: All



MODERATELY CONSERVATIVE PORTFOLIO

This 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% Stock, 50% Bonds
Targeted age range: 40-60



CONSERVATIVE PORTFOLIO

This portfolio is for those who are adverse to risk but want some exposure to growth to offset the effects of inflation.

Target allocation: 25% Stock, 75% Bonds
Targeted age range: 50-60



PRESERVATION PORTFOLIO

This 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+

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