



# It's never too early or too late to start investing in your Financial Independence!

We encourage all employees to participate in voluntary retirement plans to build savings for life after retirement. We have partnered with TCG, a HUB International company to give every employee an opportunity to speak with a professional about their unique situation and create a strategy.

## The following plans are available to you:

- **457(b) Retirement Savings Plan**

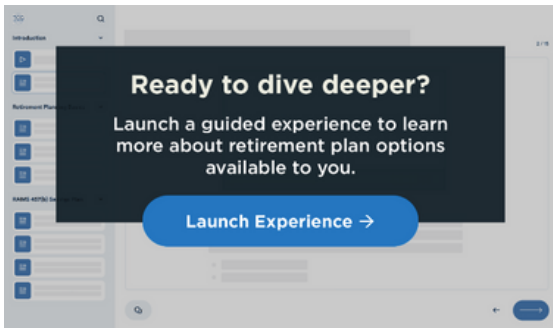
- Contributing to a 457(b) can help you retire with more to cover housing, health care, vacations, bills, and other expenses.
- Start contributing \$25 per paycheck to see your savings grow. If you leave a job or retire before age 59½ and need to withdraw your funds from a 457(b), you won't pay a 10% tax penalty.
- 457(b) plan grants you perks like free access to a financial wellness program, a complimentary personal will, and free tax prep services.

- **403(b) Retirement Savings Plan**

- Similar to a 457(b) plan, you can contribute to a 403(b) savings plan through payroll deductions.
- Establish a 403(b) account by selecting an investment provider from a list of approved vendors, and then elect contributions on a pre-tax or Roth basis.
- TCG Administrators can help with distributions, transfers, loans, and rollovers.



## Want to learn more? Launch a guided experience!



Click the image or visit:

[www.region10rams.org/retirement-savings-guide](http://www.region10rams.org/retirement-savings-guide)

## Have questions? You're not alone. We're here to help.

Schedule a free TeleWealth meeting with a Retirement Plan Specialist.

### Contact Information

Book a meeting at: <http://www.tcgservices.com/telewealth>

Email: [hello@tcgservices.com](mailto:hello@tcgservices.com)

Phone: (800) 943-9179



scan here to book  
a meeting

### Resources

Retirement Savings Guide (<https://region10rams.org/retirement-savings-guide>)

Retirement Plan Contribution Limits (<https://www.region10rams.org/retirement-contribution-limits>)

Frequently Asked Questions (<https://region10rams.org/frequently-asked-questions>)

### 457(b) Plan

457(b) Savings Plan Overview (<https://region10rams.org/public/457b-plan-sheet>)

457(b) Savings Plan Overview (Spanish) (<https://region10rams.org/public/457b-plan-spanish>)

457(b) Plan Enrollment Instructions (<https://region10rams.org/457b-enrollment-guide>)

457(b) Summary Plan Description and Forms (<https://region10rams.org/documents>)

### 403(b) Plan

403(b) Retirement Plan Overview (<https://region10rams.org/public/403b-plan-sheet>)

403(b) Savings Plan Overview (Spanish) (<https://region10rams.org/public/403b-plan-spanish>)

403(b) Annual Plan Notice (<https://region10rams.org/public/403b-plan-notice>)

403(b) Plan Enrollment Instructions (<https://region10rams.org/403b-enrollment-guide>)

403(b) Summary Plan Description and Forms (<https://region10rams.org/documents>)

### TEACHER RETIREMENT SYSTEM (TRS)

Teacher Retirement System (<https://www.trs.texas.gov/Pages/Homepage.aspx>)

My TRS login (<https://mytrs.texas.gov/MbrSelfService/SSSALogin.action>)

TRS Forms ([https://www.trs.texas.gov/Pages/about\\_forms.aspx](https://www.trs.texas.gov/Pages/about_forms.aspx))

TRS Retirement Eligibility Requirements

([https://www.trs.texas.gov/Pages/active\\_member\\_eligibility\\_requirements.aspx](https://www.trs.texas.gov/Pages/active_member_eligibility_requirements.aspx))

Retirement Calculators ([https://www.trs.texas.gov/Pages/active\\_member\\_planning\\_retirement.aspx](https://www.trs.texas.gov/Pages/active_member_planning_retirement.aspx))