

# INVESTMENT ADVISORY SERVICES



TCG ADMINISTRATORS 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.



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

**WE'RE HERE  
TO HELP**

## 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	✓	✓

## HAVE QUESTIONS? CONTACT:



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Austin, Texas 78746

Phone: 800.943.9179

Fax: 888.989.9247

Email: [457b@tcgservices.com](mailto:457b@tcgservices.com)

[WWW.TCGSERVICES.COM](http://WWW.TCGSERVICES.COM)



**457(b)  
SAVINGS PLAN**

# WHAT IS THE 457(b) SAVINGS PLAN?

Your school district has chosen to offer the TCG Administrators 457(b) Savings Plan 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. TCG Administrators, in cooperation with districts like yours, developed the TCG 457(b) plan to provide an alternative.

From the beginning, the TCG Administrators 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.



## ONLINE RESOURCES

The following information is available at:

[www.tcgservices.com](http://www.tcgservices.com)

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

# 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.

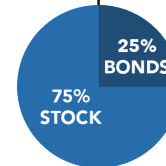
*Target allocation: 100% Stock  
Targeted age range: 20-45*



### GROWTH PORTFOLIO

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

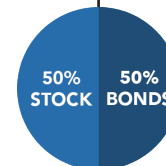
*Target allocation: 75% Stock, 25% Bonds  
Targeted age range: 30-40*



### 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.

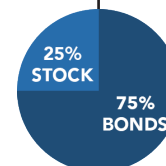
*Target allocation: 50% Stock, 50% Bonds  
Targeted age range: 40-60*



### CONSERVATIVE PORTFOLIO

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

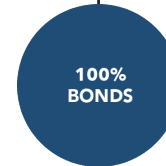
*Target allocation: 25% Stock, 75% Bonds  
Targeted age range: 50-60*



### 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.**

## WHY CONTRIBUTE?

- Bridge your financial 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