

# 457(b) Savings Plan



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### EMPLOYEE RETIREMENT BENEFIT

Your employer offers the RAMS 457(b) voluntary retirement plan as a way to help you save for life beyond your prime working years. A 457(b) plan allows you to save money by making salary contributions on pre-tax or after-tax (Roth) basis. You have the ability to start, stop, increase or decrease contributions any time. TCG is the plan administrator and advisor.

Enrolling in a 457(b) savings plan can help bring financial stability and security for life upon retirement. By participating, you can lower your current taxes or earn tax-free income, bridge your retirement income gap, and achieve financial independence. You need a low-fee, high quality savings plan to help you meet a comfortable lifestyle upon retirement.

#### Plan Highlights

- Investments overseen by school superintendents & chief financial officers, together with TCG Advisors
- No 10% early distribution penalty tax
- Transparent, low fees
- No product commissions
- No surrender charges
- Flexible investment options
- Access to FinPath financial wellness program
- Access to exclusive estate planning and tax preparation services

#### Approach your money with confidence

Your RAMS 457(b) plan includes access to FinPath, a program designed to help you understand complex topics like retirement, banking, student loan forgiveness, budgeting, insurance, debt management and more.

Highlights include:

- 1:1 financial coaching
- Monthly financial courses
- Budgeting, planning, and debt management tools
- Monthly contests and chances to win gift cards



Opt-in registration for FinPath is required.

#### 2022 Annual Contribution Limits

In 2022, you can contribute 100 percent of your compensation up to \$20,500, whichever is less. If you are age 50 or older, you can contribute up to an additional \$6,500 for a total of \$27,000. You may simultaneously contribute to both 403(b) and 457(b) plans.

**Get started at [www.region10rams.org](http://www.region10rams.org)**

Enrollment assistance is available at [www.region10rams.org/telewealth](http://www.region10rams.org/telewealth) or by calling the Enrollment Hotline at 512-600-5204.



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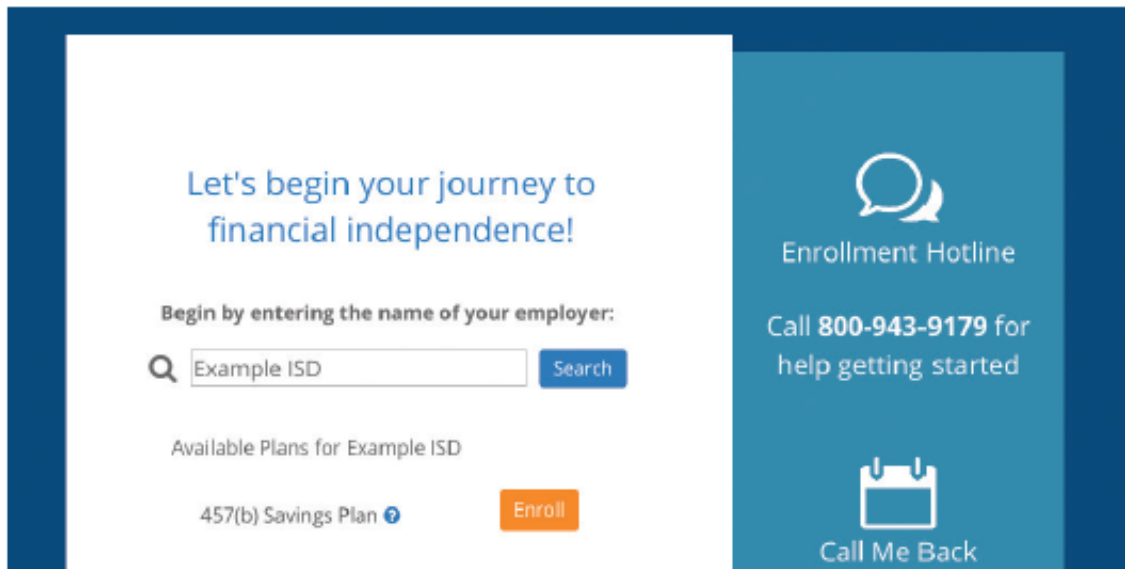
## How to Register

### Create your account in minutes!

1. Start at [www.region10rams.org/enroll](http://www.region10rams.org/enroll) and click Enroll.
2. Enter the name of your employer and choose the 457(b) Savings Plan.
3. Follow the steps on screen to select your salary contribution and investment options. Don't forget to designate an account beneficiary.

*Note: If you're unsure about which investment option to select, please contact us using the information below.*

4. Continue until you get a confirmation notice, and you're done!



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