

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 regularly to a 457(b) can give you the power and confidence to retire with more in your pocket to cover housing, health care, vacations, bills, and other expenses upon retirement. You can start by contributing \$25 per paycheck and see your savings grow over time. If you leave a job or retire before age 59½ and need to withdraw your retirement funds from a 457(b), you won't pay a 10% tax penalty (only ordinary income tax).

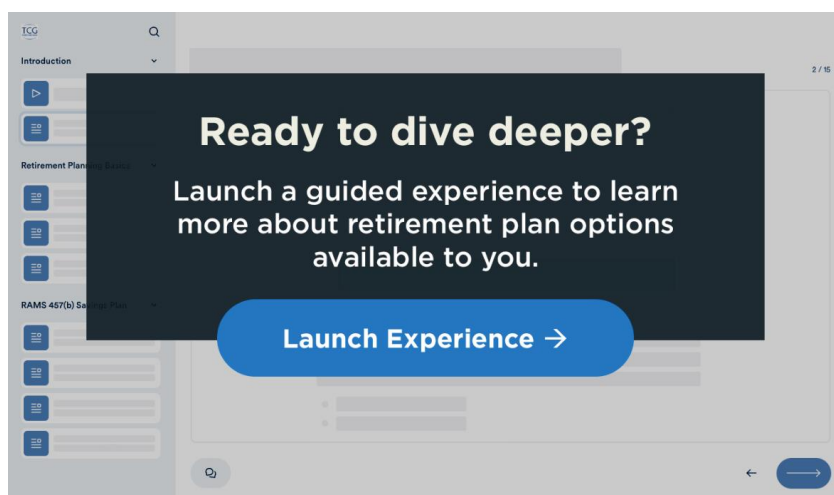
Participating in this district-sponsored 457(b) plan grants you additional special perks, including free access to a financial wellness program, a complimentary creation of a personal will, and free tax preparation services.

Get started at www.region10rams.org/457

403(b) Retirement Savings Plan - Similar to a 457(b) plan, you can contribute to a 403(b) savings plan through payroll deductions. If you choose to save with 403(b) plans, To establish a 403(b) account, you must first select an investment provider from a list of approved vendors, and then elect contributions on a pre-tax or Roth basis. Once you have established your plan, TCG Administrators can help with distributions, transfers, loans, and rollovers.

Get started at www.region10rams.org/403b

Want to learn more? Launch a guided experience!



Click the image above or visit www.region10rams.org/retirement-savings-guide

Get one-on-one assistance

Schedule a free consultation, contact our district's Retirement Plan Specialist.

Dominick Zucconi
Senior Retirement Plan Specialist

Book a meeting at: <https://tcgservices.com/dzucconi/>

Email: dzucconi@tcgservices.com

Phone: (210) 900-9322

Customer Service: 800-943-9179