



457(b) Retirement Plan Services

Retirement administration solutions for public employers

A 457(b) is a voluntary retirement savings plan designed for employees of state and local governments, as well as many tax-exempt organizations. Providing a 457(b) savings plan can help bring financial stability and security for life upon retirement for those who participate. With this plan, your employees can lower their current taxes, earn tax-free income, reduce their retirement income gap, and get on track for living a comfortable life after retirement.

Working with our 457(b) program can allow you to spend less time on plan administration and investment planning, and more time overseeing your organization. And with a success plan in place, you are in a better position to attract and retain valuable staff members.

Why Choose Us?

- ✓ We specialize in working with government employers
- ✓ We act as fiduciaries with a legal duty to act in our clients' best interest
- ✓ We focus on making financial education inclusive for all employees regardless of where they are in their financial journey

Benefits for Employers

- Fiduciary oversight on plan investments
- One-click file transfer system
- Employee education services
- Plan and participant reporting
- Tailored and streamlined implementation
- Plan compliance and audit support
- Paperless transactions

Benefit for Employees

- Plan education and financial workshops
- No surrender charges or commissions
- Pre-tax and after-tax (Roth) salary deferrals
- Range of cost-effective investment options, including target date funds, risk-based models, and self-directed funds
- Mobile app access

Contact an FFGA representative to learn more.

Investment advisory services offered through TCG Advisors, an SEC registered investment advisor. Insurance Services offered through HUB International. Recordkeeper and Third Party Administrator services offered through TCG Administrators, a HUB International Company. FFGA and TCG are separate entities. Last updated March 6, 2024.

Fees

Total asset fee: **0.85% (85 basis points)**

Administration fixed dollar fee: **\$18 per year**

Fund Lineup

Fund Name	Asset Class	Symbol	Expense Ratio
Fixed Income Accounts			
BlackRock Total Return K	Fixed Income	MPHQX	0.44%
DFA Inflation Securities	Fixed Income	DIPSX	0.12%
USAA Income Fund R6	Fixed Income	URIFX	0.39%
Vanguard Intermediate-Term Treasury Index Admiral	Fixed Income	VSIGX	0.07%
Lord Abbett Fund	Short-Term Bond	LDLVX	0.32%
Money Market Funds			
Fidelity Government Money Market Fund	Money Market	SPAXX	0.06%
Large Cap Funds			
Fidelity 500 Index	Large Cap Blend	FXAIX	0.02%
Vanguard Growth Index Admiral	Large Cap Growth	VIGAX	0.05%
Vanguard Value Index Admiral	Large Cap Value	VVIAX	0.05%
iShares Total US Stock Market Index K	All Cap	BKTSX	0.03%
Mid-Cap Funds			
Vanguard Mid Cap Index Admiral	Mid Cap Blend	VIMAX	0.05%
Small Cap Funds			
Fidelity Advisor Stock Selctor Small Cap Z	Small Cap Blend	FSSZX	0.79%
Vanguard Small Cap Index Admiral	Small Cap Blend	VSMAX	0.05%
International Funds			
Vanguard Developed Markets Index Admiral	Developed International	VTMGX	0.07%
Fidelity Advisors Total Int Equity Z	Developed International	FIEZX	0.90%
Emerging Market Funds			
Vanguard Emerging Markets Admiral	Emerging Markets	VEMAX	0.14%
American Funds New World R6	Emerging Markets	RNWGX	0.59%
Target Date Funds			
TIAA CREF LIFEC IDX 2020-INS	Target Date Funds	TLWIX	0.10%
TIAA CREF LIFEC IDX 2025-INS	Target Date Funds	TLQIX	0.10%
TIAA CREF LIFEC IDX 2030-INS	Target Date Funds	TLHIX	0.10%
TIAA CREF LIFEC IDX 2035-INS	Target Date Funds	TLYIX	0.10%
TIAA CREF LIFEC IDX 2040-INS	Target Date Funds	TLZIX	0.10%
TIAA CREF LIFEC IDX 2045-INS	Target Date Funds	TLXIX	0.10%
TIAA CREF LIFEC IDX 2050-INS	Target Date Funds	TLLIX	0.10%
TIAA CREF LIFEC IDX 2055-INS	Target Date Funds	TTIIX	0.10%
TIAA CREF LIFEC IDX 2060-INS	Target Date Funds	TVIIX	0.10%
TIAA CREF LIFEC IDX 2065-INS	Target Date Funds	TFITX	0.10%
TIAA CREF LIFEC IDX RETIREMENT-INS	Target Date Funds	TRILX	0.10%
Portfolio Models			
FFInvest Preservation Portfolio	Allocation - See Next Page	n/a	-
FFInvest Conservative Portfolio	Allocation - See Next Page	n/a	-
FFInvest Balanced Portfolio	Allocation - See Next Page	n/a	-
FFInvest Growth Portfolio	Allocation - See Next Page	n/a	-
FFInvest Aggressive Growth Portfolio	Allocation - See Next Page	n/a	-
Asset Allocation Funds			
VANGUARD LIFES CNSRV GR INV	Allocation	VSCGX	0.12%
VANGUARD LIFES GROWTH INV	Allocation	VASGX	0.14%
VANGUARD LIFES INCOME INV	Allocation	VASIX	0.11%
VANGUARD LIFES MODERATE GR INV	Allocation	VSMGX	0.13%
Real Estate Options			
DFA Global Real Estate	Real Estate	DFGEX	0.24%

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Portfolio Model Breakdown

FFInvest Preservation Portfolio (Age range of 65+)

Fund	Ticker Symbol	Allocation %
TIAA Secured Income Account	SIA	85.0%
DFA Inflation Securities	MPHQX	10.0%
Lord Abbett Short Duration	LDLVX	5.0%

FFInvest Conservative Portfolio (Age range of 55-64)

Fund	Ticker Symbol	Allocation %
TIAA Secured Income Account	SIA	45.0%
BlackRock Total Return K	MPHQX	22.0%
Lord Abbett Short Duration	LDLVX	8.0%
Vanguard Developed Markets Index Admiral	VTMGX	8.0%
Fidelity 500 Index	FXAIX	5.0%
Vanguard Value Index Admiral	VVIAX	5.0%
Vanguard Small Cap Index Admiral	VSMAX	4.0%
Vanguard Emerging Markets Admiral	VEMAX	3.0%

FFInvest Balanced Portfolio (Age range of 45-54)

Fund	Ticker Symbol	Allocation %
TIAA Secured Income Account	SIA	30.0%
BlackRock Total Return K	MPHQX	16.0%
Vanguard Emerging Markets Admiral	VEMAX	10.0%
Vanguard Developed Markets Index Admiral	VTMGX	10.0%
Fidelity 500 Index	FXAIX	10.0%
Vanguard Value Index Admiral	VVIAX	10.0%
Vanguard Small Cap Index Admiral	VSMAX	10.0%
Lord Abbett Short Duration	LDLVX	4.0%

FFInvest Growth Portfolio (Age range of 35-44)

Fund	Ticker Symbol	Allocation %
Vanguard Value Index Admiral	VVIAX	23.0%
Vanguard Developed Markets Index Admiral	VTMGX	15.0%
BlackRock Total Return K	MPHQX	15.0%
Vanguard Emerging Markets Admiral	VEMAZ	14.0%
Vanguard Small Cap Index Admiral	VSMAX	13.0%
Fidelity 500 Index	FXAIX	10.0%
TIAA Secured Income Account	SIA	10.0%

FFInvest Aggressive Growth Portfolio (Age range of 18-34)

Fund	Ticker Symbol	Allocation %
Vanguard Value Index Admiral	VVIAX	30.0%
Vanguard Emerging Markets Admiral	VEMAX	25.0%
Fidelity 500 Index	FXAIX	15.0%
Vanguard Small Cap Index Admiral	VSMAX	15.0%
Vanguard Developed Markets Index Admiral	VTMGX	15.0%

All investments are subject to risk, including loss of principal. Risk is defined as fluctuation in returns from one period to the next and the potential for loss. A well diversified portfolio may help investors reduce the risk associated with investing. However, diversification does not insure protection against a loss in a declining market. This report has been prepared for the purpose of providing a comparison among the advisors and indices shown herein. Indices are for comparison only. The inclusion of an advisor in this report should not be considered an endorsement or recommendation.