



# RAMS 403(b) SAVINGS PLAN

## Invest in your financial journey

A 403(b) is a retirement savings plan generally offered by public schools and other tax-exempt organizations that allows employees to make contributions on a pretax or Roth basis to help fill the retirement income gap. While your TRS pension may be enough to pay your expenses when you first retire, your reduced monthly income may not be enough to cover costs from factors like medical bills, taxes, or your desired standard of living.



Enrolling in a 403(b) savings plan can help bring financial stability and security for life upon retirement. The earlier you begin to contribute to your plan, the more you will have at your disposal down the road.

### WHY CONTRIBUTE:

- » Avoid a gap in your income during retirement
- » Take advantage of tax benefits
- » Improve your financial wellbeing
- » Automatic payroll deductions take stress out of planning
- » Decrease your dependency on government-funded pension plans

**GET STARTED TODAY**

[www.region10rams.org](http://www.region10rams.org)

 800-943-9179

 [403b@tcgservices.com](mailto:403b@tcgservices.com)

# HOW TO REGISTER



Please follow the steps below to create and manage your 403(b) account. Contact our customer service department at (800) 943-9179 for assistance.

## STEP ONE: CREATE ACCOUNT WITH VENDOR

- » Visit [www.region10rams.org/403b-vendors](http://www.region10rams.org/403b-vendors).
- » Choose your preferred vendor on the list and contact them directly to establish your retirement account.

## STEP TWO: SETUP ONLINE RAMS ACCOUNT ACCESS

Once you have a 403(b) plan established, you are ready to create a RAMS account. You will use this account to elect salary contributions anytime during the year.

- » Visit [www.region10rams.org/enroll](http://www.region10rams.org/enroll).
- » Click the **Enroll** button and enter **your employer** on the following page.
- » Follow each step until you get a **confirmation notice...** & you're done!

Note: TCG is only the plan administrator for your plan. You must contact your vendor directly for portfolio performance and other investment-related questions.



# SCHEDULE YOUR ONE-ON-ONE CHECKUP

Let's face it—you have too much on your mind to spend your days thinking about how to manage your finances. At TCG, our unbiased, non-commissioned Retirement Plan Specialists are here to walk you through your options and help you navigate your financial journey.

**Schedule your complimentary one-on-one  
checkup at [www.region10rams.org/checkup](http://www.region10rams.org/checkup)**