

EMPLOYEE RETIREMENT BENEFIT

457(b) Savings Plan



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

- ✓ Overseen by school superintendents & chief financial officers, together with TCG Advisors
- ✓ Low and transparent fees
- ✓ No 10% early distribution penalty tax
- ✓ No product commissions
- ✓ No surrender charges
- ✓ Flexible investment options
- ✓ Access to FinPath financial wellness program

Approach your money with confidence



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

Highlights include:

- » Access to live financial coaches
- » Financial courses and workshops
- » Budgeting, planning, and debt management tools
- » Exclusive access to FinPath Member Perks (discounts, deals, and more)



Opt-in registration for FinPath is required.

2021 Annual Contribution Limits

In 2021, you can contribute 100 percent of your compensation up to \$19,500, whichever is less. If you are age 50 or older, you can contribute up to an additional \$6,500 for a total of \$26,000. You may simultaneously contribute to both 403(b) and 457(b) plans.



Get started at www.region10rams.org/enroll

Enrollment assistance is available at www.region10rams.org/telewealth or by calling the Enrollment Hotline at 512-600-5204.

Trusted Capital Group (TCG)
900 S. Capital of Texas Hwy, Suite 350, Austin, TX 78746
Customer Service: 800.943.9179 | www.tcgservices.com

Remember all investing involves risk. 457(b) Plan Overview 01/2021



How to Register

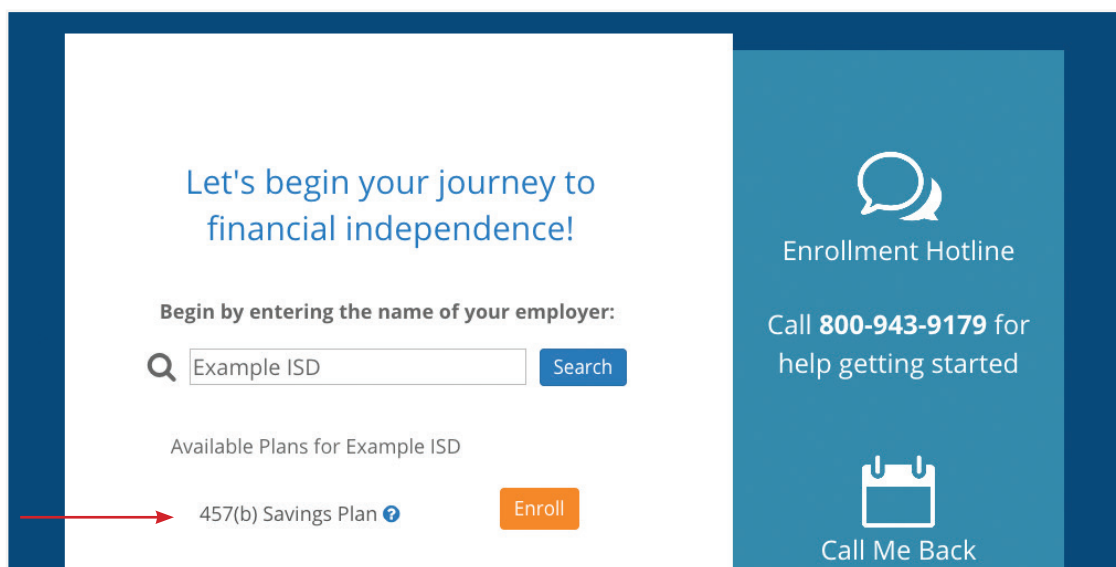


Create your account in five minutes!

1. Start at 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!



For questions or investment help please call us @ 512-600-5204 or schedule a virtual meeting at www.region10rams.org/telewealth