



- The plan is overseen by school superintendents & chief financial officers, together with TCG Advisors. «
- There is no 10% early distribution penalty tax (standard taxes still apply).
- There are no surrender charges or hidden fees.
- You may start, stop or change your payroll deduction contribution to the Plan at any time. «
- You may contribute up to \$2 , 00 for 202 if you are under age 50 and \$, 00 if you are age 50 or over. There are no other restrictions on your « right to make contributions to the Plan.
- With this plan, you have access to FinPath, a financial wellness tool to help you with complex financial topics like retirement, banking, student loan forgiveness, budgeting, insurance, debt management and more. « «
- You have unlimited phone calls and online meetings with Plan «Specialists.

Why Should I Contribute To a 457(b) Plan

- Bridge your retirement income gap
- Lower your taxes
- Access professionally managed investments

457(b) Plan Notice

How to open an account

1. Go to www.region10rams.org.
2. Click on Enroll at the top right of the screen.
3. Search for your Employer.
4. Click the 457(b) Savings Plan and follow each step until you get a confirmation notice....& you're done!

Need help?

We know planning for the future isn't easy. Retirement Plan Specialists are available to help review your options and assist in creating a plan for your retirement. Contact us for help opening an account.

Schedule a 1:1 appointment at www.region10rams.org/telewealth or contact the Advisor Hotline at 512-600-5204.

Contact Us

and your retirement benefit equals 65 percent of your current salary you will receive \$3,250 each month. However, TRS research indicates that retirees must receive 90-95

Remember all investing involves risk.