

# COMPARING 457(b) vs 403(b)

Description	457(b)	403(b)
10% early distribution penalty tax on withdrawals before the age of 59½		✓
Potential commission-based product		✓
Employer oversight of plan investments	✓	
Quarterly evaluations of current investments and managed portfolios	✓	
Employer ability to limit plan fees	✓	
Eligible to transfer funds directly to TRS for service purchase	✓	✓
Earnings may be tax deferred or tax-free	✓	✓
Loan availability	✓	✓

## INVESTMENT ADVISORY SERVICES



REGION 10 RAMS works with TCG Advisors, LP to deliver Investment Advisory Services.

### YOU CAN EXPECT:

- » Full disclosure of plan fees
- » Professionally-managed portfolio options
- » Fiduciary oversight for added protection
- » TCG Advisors will monitor the performance of all plan investment options and make recommendations for the replacement of funds that consistently underperform
- » Neither TCG Advisors nor Region 10 RAMS accept any compensation from underlying investment companies—ensuring non-biased recommendations

## START SAVING TODAY!

- » Visit the RAMS website at [www.region10rams.org](http://www.region10rams.org) or call customer service at 800.943.9179
- » From the top navigation bar, click on **Access My Plan**
- » Use the alphabet index to locate your employer and click on its name
- » Click on the tab labeled **457(b)** and click on the **Register** button located on the right
- » Enter the **Plan Password** provided by your employer  
Note: If you do not know your plan password, scroll down and click on the yellow link named 457 Plans. A document will open where you can find your employer and the corresponding plan password
- » Enter your **Social Security number** (without dashes)  
Note: If the website indicates that a user name and password already exists, please enter your full Social Security number as the user name and your full date of birth in MMDDYYYY format as your password. Contact customer service if you still cannot access your account
- » A guided enrollment will move you through the process of setting up your election
- » A six digit confirmation number will be emailed to you after your completion

## WE ARE HERE TO HELP!



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Suite 350, Austin, Texas 78746  
800.943.9179  
888.989.9247 fax  
457b@tcgservices.com

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

RAMS 457 07/18

Investments in the RAMS 457(b) Plan can decrease and increase in value according to the worth of mutual funds in the Plan and Trust. Investments in the Plan are not guaranteed. Past performance cannot be relied on to predict future performance. All investing involves risk.

INVEST IN YOUR JOURNEY

800-943-9179



# RAMS 457(b) SAVINGS PLAN

OUTPERFORM RETIREMENT



# WHAT IS THE 457(b) SAVINGS PLAN?

Your school district has chosen to offer the Region 10 Retirement Asset Management Services (RAMS) 457(b) plan as a way to help you save for life beyond your working years. While your TRS pension may be enough to cover your expenses when you first retire, your reduced monthly income may not be enough to cover expenses from factors like medical bills, taxes, or your desired standard of living.

In the past, educators were mostly limited to traditional 403(b) plans with high fees and limited investment options. Region 10 Education Service Center, in cooperation with districts like yours, developed the RAMS 457(b) savings plan to provide a better alternative.

From the beginning, the RAMS 457(b) savings plan has provided access to high-quality, low-cost mutual funds, and professionally managed portfolio options. These portfolios, built based on varying levels of risk, give you the ability to choose the amount of risk that best fits you. As an added benefit, TCG Advisors will manage the allocation for you.

The funds and portfolios are reviewed quarterly by the Region 10 Investment Advisory Committee.

**WHY CONTRIBUTE?**

- » Bridge your retirement gap
- » Lower your taxes or earn tax-free income
- » Improve your financial wellbeing



THE KEY TO A SUCCESSFUL SAVINGS PLAN IS IN YOUR HANDS



**ONLINE RESOURCES**

[www.tcgresources.com](http://www.tcgresources.com)

Visit our website for 24/7 access to the following:

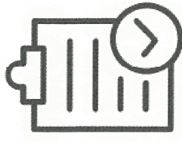
- » Account balance
- » Portfolio options
- » Performance reports
- » Plan documents
- » Distribution/loan forms
- » TCG information

## 457(b) PLAN HIGHLIGHTS INCLUDE

- ✓ No 10% early distribution penalty tax
- ✓ Easy-to-choose, professionally managed portfolio options
- ✓ No surrender charges and no hidden fees

- ✓ Ability to start/stop contributions at any time
- ✓ Employer oversight of plan investments
- ✓ No-load mutual funds

# MANAGED PORTFOLIOS



## AGGRESSIVE GROWTH PORTFOLIO

This portfolio is for those interested in growth and who are willing to assume the risk of a fluctuating stock market. Investor is seeking above average returns.

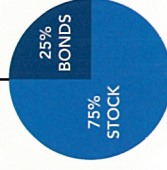
Target allocation: 100% Stock  
Targeted age range: 20-45



## GROWTH PORTFOLIO

This portfolio is for those interested in growth and who are willing to assume the risk of a fluctuating stock market.

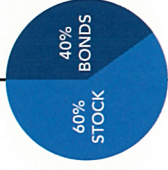
Target allocation: 75% Stock, 25% Bonds  
Targeted age range: 30-40



## SIGNATURE PORTFOLIO

This is the default investment for the 457 plan. The targeted investment risk is moderate, with an approximate investment allocation to fixed income/stock funds of 40%/60%.

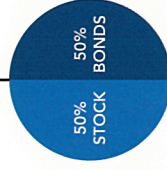
Target allocation: 60% Stock, 40% Bonds  
Targeted age range: All



## MODERATELY CONSERVATIVE PORTFOLIO

This portfolio is for those who are conservative but want and are willing to accept some market risk in return for growth with income.

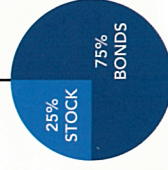
Target allocation: 50% Stock, 50% Bonds  
Targeted age range: 40-60



## CONSERVATIVE PORTFOLIO

This portfolio is for those who are adverse to risk but want some exposure to growth to offset the effects of inflation.

Target allocation: 25% Stock, 75% Bonds  
Targeted age range: 50-60



## PRESERVATION PORTFOLIO

This portfolio is for those who do not wish to assume much risk and are adverse to the ups and downs of the stock market.

Target allocation: 100% Bonds (may contain 15% stocks)  
Targeted age range: 55+



Note: The portfolios do not purchase actual stocks or bonds. Stocks and bonds refers to equity and fixed income mutual funds, respectively.