

## I Want to Start Saving Today

- x Go to the JEM Website at [www.Region10Rams.org](http://www.Region10Rams.org) or call us at (800) 943-9179.
- x Select a 403(b) Vendor from the information on the JEM website.
- x Contact the Vendor to obtain help setting up a 403(b) annuity or other investment.
- x Decide how much to save out of each paycheck.
- x Follow the instructions in this brochure to set up a payroll deduction through the JEM website.

## I Have a 403(b) Plan

To make changes in your payroll deduction or conduct other business:

- x Call JEM Resource Partners at (800)943-9179
- x Check your account online:
  - Visit [www.Region10Rams.org](http://www.Region10Rams.org)
  - Click on "Login"
  - Choose "Current Participants"
- x Enter Your Social Security Number as the User ID and the last four numbers of your Social Security Number for the Password. (If you currently have another plan with JEM resource, use the User ID and Password you created for your Plan and click on "Participant.")

## I Want to Enroll in a 403(b) Plan

- x Call JEM Resource Partners at (800) 943-9179
- x Enroll online:
  - Visit [www.Region10Rams.org](http://www.Region10Rams.org)
  - Click on "Login"
  - Choose New Participants
- x Enter Your Social Security Number as the User ID and the Plan Password for your district (this is available online under "Plan Description")



JEM Resource Partners (JEM) is an independent fee-based Third Party Administrator located in Austin, Texas specializing in the servicing of employee benefit plans for public school districts and other governmental employers. JEM offers administrative services for 125 Cafeteria Plans, 401(a) Plans, 403(b) Plans, FICA Alternative Plans, Accumulated Leave Plans, and 457 Plans. Currently JEM has well in excess of 100,000 employees under management with clients located nationwide. JEM Resource Partners specializes in high quality employee benefit services utilizing state of the art technology. In addition, JEM has experienced personnel that provide plan implementation guidance, ongoing plan compliance and maintenance for qualified and non-qualified plans. For more information, please visit the JEM Resource Partners Website at [www.jemtpa.com](http://www.jemtpa.com).

JEM is a subsidiary of TCG Group Holdings, LLP

TO GET MORE INFORMATION GO TO  
[www.jemtpa.com](http://www.jemtpa.com)  
OR  
CONTACT THE PLAN ADMINISTRATOR

### Plan Administrator

Phone: (800) 943-9179  
Fax: (888) 989-9247  
Address: 900 S Capital of Texas Hwy  
Suite 350  
Austin, TX 78746  
Email: [403b@jemtpa.com](mailto:403b@jemtpa.com)  
Website: [www.jemtpa.com](http://www.jemtpa.com)



## RAMS 403(b) Retirement Savings Plan

Administered by



You spend your time helping others — use the 403(b) plan to do something for yourself

To Enroll:  
Go to [www.Region10Rams.org](http://www.Region10Rams.org)  
Click Login and follow the instructions for New Participants.

# THE KEY TO A SUCCESSFUL RETIREMENT

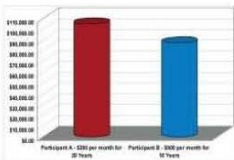
## The POWER of Starting Early!

The key to enjoying your retirement is to begin contributing to your retirement savings plan now and continue to contribute on a regular basis.

Your retirement years will be here before you know it and you want to enjoy them.

You will be living longer and your needs will be greater than they are at present. There is no reason to face anxiety and confusion if you start today to anticipate your retirement needs and contribute to your savings plan.

The assets in your retirement savings plan are tax-sheltered; any income earned within the plan is not taxable until you withdraw the funds. Leaving the assets in the plan allows the funds to compound, meaning you earn interest on the interest.



## Why Do I Need to Save if I Have TRS?

### TRS Benefit Example Retirement Formula

Years of Service (x) State Factor 2.3% (x)  
Average 3/5 Highest Years of Income

Example

|                          |          |
|--------------------------|----------|
| Years of Service:        | 30       |
| Average Income:          | \$60,000 |
| State Multiplier (2.3%): | 69%      |
| Maximum Benefit:         | \$41,400 |

### Texas Retirement System (TRS)



## A Great Benefit Offered by Your Employer 403(b) Plan



JEM Resource Partners does not accept any commissions or sales-related compensation from mutual fund companies, insurance companies or other financial institutions selling 403(b) products in the plan. This ensures no bias in administering the 403(b) Plan services.



### Why Should I Contribute to a 403(b) Plan?

- **Fill in the Gap.** As shown in the example above, TRS employees receive a pension. However, this pension will not provide the TRS members with a full salary upon retirement. TRS members need to make up this gap in salary by contributing to a retirement plan.
- **Lower Your Taxes.** Immediate savings on current taxes as well as tax deferred growth and earnings.
- **Ease of Savings.** Once you have enrolled in your 403(b), the funds come directly out of your paycheck on a regular basis.
- **One Stop.** Make all account changes online including: Enrollment, Increase/Decrease Contributions, Loans, and Distributions.

... IS IN YOUR HANDS!