

RAMS 457(b) Managed Portfolios

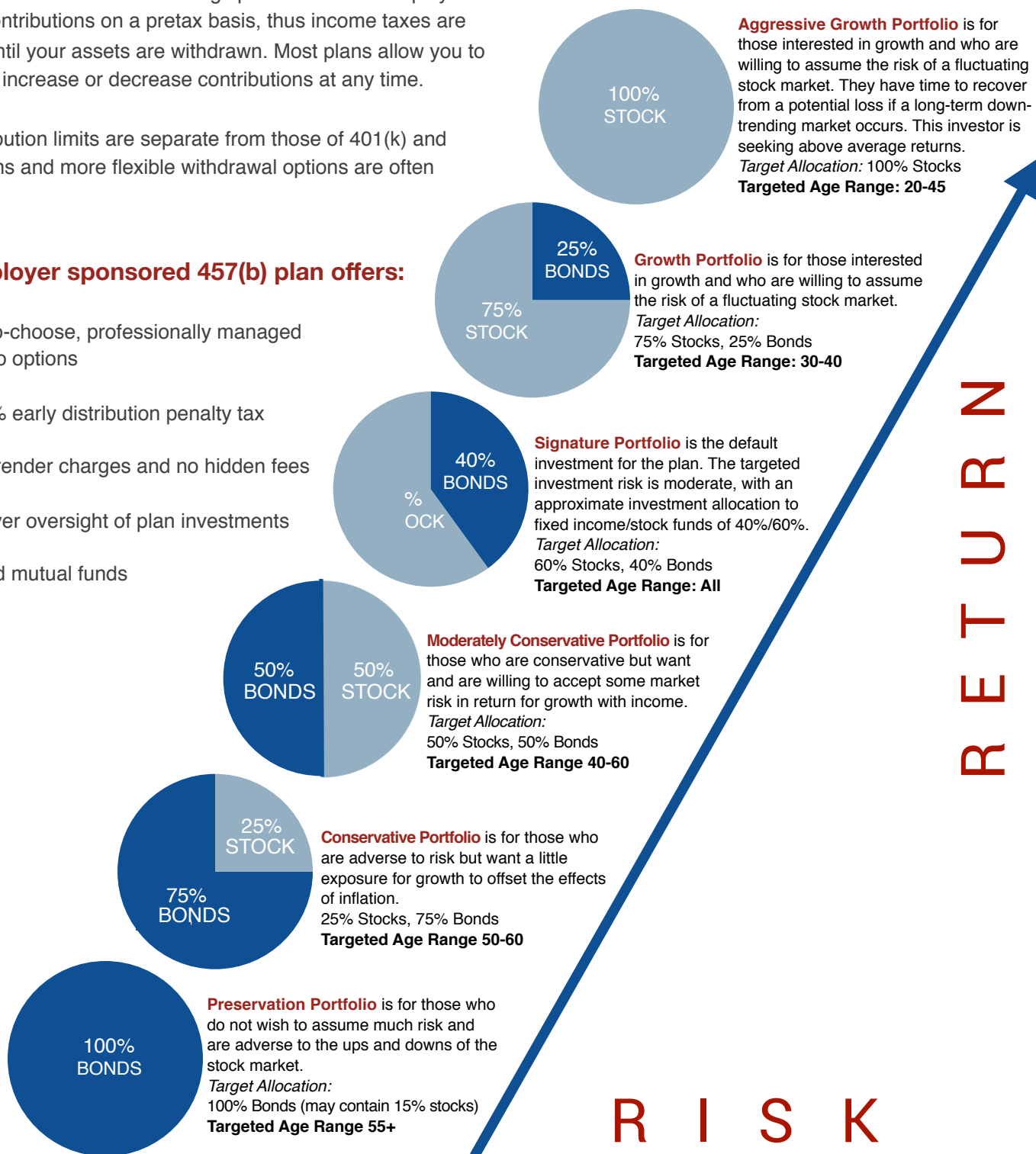
What is a 457(b) plan?

A 457(b) plan is a retirement savings plan that allows employees to make contributions on a pretax basis, thus income taxes are deferred until your assets are withdrawn. Most plans allow you to start, stop, increase or decrease contributions at any time.

The contribution limits are separate from those of 401(k) and 403(b) plans and more flexible withdrawal options are often available.

The employer sponsored 457(b) plan offers:

- ★ Easy-to-choose, professionally managed portfolio options
- ★ No 10% early distribution penalty tax
- ★ No surrender charges and no hidden fees
- ★ Employer oversight of plan investments
- ★ No-load mutual funds



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