



# RAMS 457(b) SAVINGS PLAN

**Financial independence begins here ▼**

Your employer offers the RAMS 457(b) plan as a way to help you save for life beyond your prime working years. In the past you had to settle with plans known for high fees and poor investment choices. Now you can choose a low-fee plan with high-quality investment options overseen by a committee of professional investment advisors.

## **SAVE. SAVE. SAVE.**

While your TRS pension may be enough to cover your expenses when you first retire, your reduced monthly income may not be sufficient for factors like medical bills, taxes, and your desired standard of living. You need an effective savings plan to help you meet a comfortable lifestyle upon retirement.

## **PLAN HIGHLIGHTS:**

- » No 10% early distribution penalty tax
- » No surrender charges or hidden fees
- » No product commissions
- » Start/stop contributions at any time
- » Professionally-managed portfolios
- » Fiduciary oversight by TCG Advisors
- » Access to FinPath Financial Wellness



**GET STARTED TODAY**

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

☎ 800-943-9179    ✉ 457b@tcgservices.com

Note: 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. Recommended age is only an estimate. Past performance cannot be relied on to predict future performance. All investing involves risk.

# OUTPERFORM RETIREMENT WITH LOW-FEE, HIGH-QUALITY INVESTMENTS

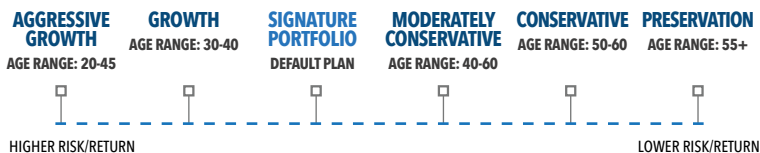
You don't have to be a financial guru to make the right investment choices. Just pick from any of these investment options that best fit your goals.

## Target Date Funds

This is a simple investment strategy based on your age. Target Date Funds automatically adjust for you over time so there's no need to worry about reviewing the plan often. Simply select your age and sit back.

## Managed Portfolios

Our customized investment portfolios are adjusted to your desired risk tolerance and retirement readiness. Decide your approach and select any of the portfolio options below.



## Self-Directed

If you are a hands-on type of investor, you'll be happy to know you can customize your own set of investment strategies. This option is best left for experienced investors, so don't feel like you have to choose this!

