

FINANCIAL SERVICES

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Retirement Plan Options

EMPLOYEE RETIREMENT BENEFIT

Research shows that Americans are living longer and their number of years in retirement is increasing. While your TRS pension may be enough to cover expenses during your initial retirement years, the reduced monthly income may not be sufficient for costly factors such as medical bills, taxes, and your desired standard of living. Contributing to a retirement savings plan can help supplement your pension during retirement.

Choosing to save with a 457(b) and/or a 403(b) allows you to save money in a pre-tax (Traditional) or after-tax (Roth) account. Contributions to the plan are salary-deducted from your paycheck and automatically deposited into your account. You may start and stop contributions at any time.

457(b) Savings Plan

- Employer-sponsored plan with fiduciary oversight by HUB Investment Partners (formerly TCG Advisors) and a committee of Superintendents/CFO's.
High-quality, low fee investment options
No commissions.
No federal penalties to withdraw funds from account. Income tax still applies.
Choose between target date funds, risk-based portfolios, or self-directed mutual funds.

403(b) Savings Plan

- Multi-vendor plan. You must research from a list of 50+ vendors and decide the best fit for you.
Fees and investments vary per vendor.
Commissions vary per vendor.
10% early withdrawal penalty (goes away at age 59 1/2 or age 55 if retired).
Investment options vary by vendor, including fixed/variable annuities and mutual funds.

Get started at www.ramsretirement.com

Enrollment assistance is available at www.ramsretirement.com/telewealth or by calling the Enrollment Hotline at 512-600-5204.



Region 10 RAMS | 900 S. Capital of Texas Hwy, Suite 350, Austin, TX 78746
Customer Service: 800.943.9179 | www.ramsretirement.com

Investment advisory services offered through HUB Investment Partners LLC, an SEC registered investment advisor. HUB Investment Partners is a subsidiary of HUB International.

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Registration Instructions

457(b) Enrollment Instructions

- 1. Start at www.ramsretirement.com/enroll.
- 2. Enter the name of your employer and choose the **457(b) Savings Plan**.
- 3. Follow the steps on screen to select your salary contribution and investment options. Don't forget to designate an account beneficiary.

Note: If you're unsure about which investment option to select, please contact us using the information below.

- 4. Continue until you get a confirmation notice, and you're done!

403(b) Enrollment Instructions

There are two steps in establishing your 403(b) account. First, you must research and choose a company from a list of 403(b) Approved Vendors. They will hold your money and investments. TCG is the plan administrator for the account and will manage your salary contributions, loans, distributions, etc. You must create two accounts as detailed below.

Step One: Create an account with an approved vendor

- 1. Visit www.ramsretirement.com/documents.
- 2. Find your employer and open the **403(b) Approved Vendor List**.
- 3. Evaluate and **contact a vendor** on the list and contact them directly to establish your retirement account.

Step Two: Set up your RAMS account

- 1. Visit www.ramsretirement.com/enroll.
- 2. Enter the name of your employer and select the **403(b) Admin Plan**.
- 3. Follow each step until you get a completion notice.
- 4. You're done! Login your account any time you wish to make contribution adjustments.

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Empowering the shift from safety to freedom

In the United States, 7 in 10 Americans report high levels of financial stress. We're here to change that.

If you've ever felt like you're living paycheck to paycheck or your dollar could go further, we have just the tools to make a difference. And it's all available at no cost to you.



Meet FinPath

FinPath is a financial education program paid for by your employer to help you take control of your finances and reduce your financial stress. With FinPath, focusing on your financial goals and getting answers to your questions is easy.



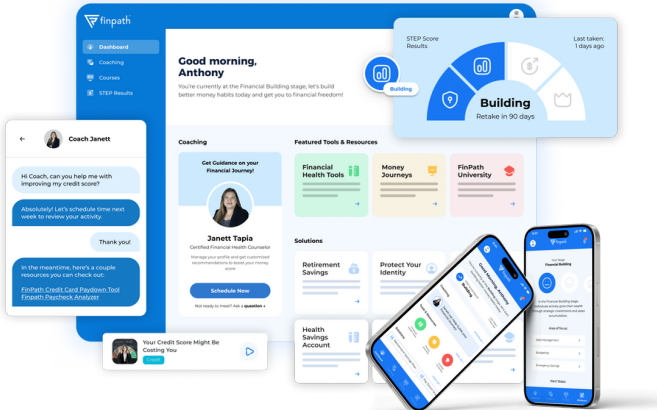
Here's what you get:

Unlimited 1:1 Coaching
Personalized, confidential coaching sessions tailored to your financial needs

Financial Health Tools
Over 30+ tools to help you budget, reduce debt, plan for emergencies, and more!

FinPath University
Participate in live and self-paced courses accessible anytime, anywhere

FinPath Perks
Get rewarded by building better financial habits through monthly gift card raffles, including a \$1,000 giveaway



Activate your free account in three easy steps!

- 1. Head to finpathwellness.com/register
2. Enter your work email address
3. Check inbox for your unique activation link

Have Questions? Get Answers.

833-777-6545

finpathwellness.com/support



Financial Coaching that works for YOU.

Money affects all aspects of our lives. Our financial coaches can help you create a plan of action to meet your own unique goals - at NO COST to you!



Real Support, with Real People.

Through your employer-paid financial wellness benefit, you have access to **unlimited, confidential financial coaching**, to help you with goals like:

- ✓ Paying Down Debt
- ✓ Improving Your Credit
- ✓ Student Loan Forgiveness
- ✓ Preparing for Retirement
- ✓ Saving for Emergencies
- ✓ Managing Your Budget

We Look Forward to Meeting You!



Schedule a meeting today!

Head to the Coaching Corner in your FinPath Dashboard or visit finpathwellness.com/coaching

How it Works:

SCHEDULED OR ON-DEMAND
Conveniently choose your meeting method

MEET
Meet with your coach to make a personalized plan to map out your path to financial freedom

LEARN
Work toward your goals! Between coaching sessions, take small, practical steps through the FinPath platform to improve your finances