

## TRS

[www.trs.state.tx.us](http://www.trs.state.tx.us) | 800.223.8778

The TRS retirement plan serves a vital role to nearly 1.2 million active and retired state educators and their families by providing service and disability retirement benefits, and death benefits. TRS is one of the largest retirement systems in the nation. The system's core mission is to deliver retirement and related member benefits authorized by the Texas Legislature and to manage the trust fund that finances those benefits. As an employee of FBISD you are automatically enrolled into this Retirement Plan. As a member you will contribute 8% of eligible wages to your account each pay period and the State will contribute 6% for retirement benefits. The member's contribution is made on a pre-tax basis.

## TCG ADMINISTRATORS (FORMALLY JEM RESOURCES)

[www.TCGservices.com](http://www.TCGservices.com) | 800.943.9179

### 403(b) Tax-Deferred Annuities (TDA)

Is a deferred tax arrangement, which is specifically allowed by Section 403(b) of the Internal Revenue Code. Contribution amounts are not taxable income to the employees until the amounts are withdrawn by or distributed to them.

### EMPLOYEE SAVINGS PLAN 457

As an employee of Fort Bend ISD you are immediately eligible to participate in this plan. The Fort Bend ISD Employee Savings Plan is an effective and flexible method of saving, and is available to help you meet your personal retirement planning objectives.

**To set up or make changes to these accounts, you can contact TCG Administrators directly.**

### 403(b) AND 457 PLAN ADVANTAGES

- Contributions through salary reduction agreements are made on a tax-deferred basis. These amounts are not subject to federal income taxation until distributed.
- Any interest earnings and/or gains are also tax-deferred.
- Saving for future needs is easier when your contribution is made directly from your paycheck.
- This is income in addition to your TRS retirement plan income.

