



HUB Investment Partners

(formerly TCG Advisors, a HUB International company)

HUB Investment Partners

- Full-service investment advisory firm
- Provides fiduciary protection over plan investments
- Fee-only provider
- Acts as the Investment Advisor for the ESC Region 10 Cooperative to support the Investment Advisory Committee (composed of Superintendents & Chief Financial Officers)
- Registered with the Securities and
- Exchange Commission (SEC)

Advisory Services

- Plan Education Fiduciary oversight
- Investment plan design
- Investment committee formation and support
- Wealth Management & Family Office Services

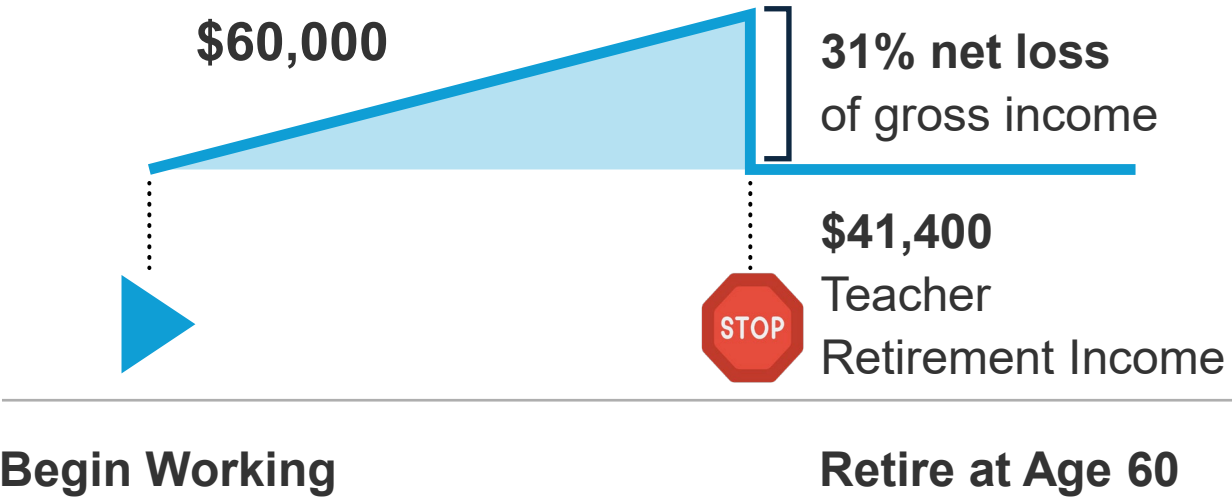
TRS Retirement Formula



Example

Years of Service	30
State Multiplier	69%
Average Income	\$60,000

Maximum Benefit **\$41,400**



Comparison of 403(b) & 457(b)

Feature	403(b)	457(b)
Individual vs Group Plan	Most have higher fees, pay commissions/ sales loads. Limited number of no commission options	Low fees relative to most 403(b) plans; no commissions; full disclosure of fees
Penalty to withdraw funds (+ income tax)	10% unless qualified exception is met	None
Investment Options	Fixed / Variable interest annuities or Mutual Fund / Custodial accounts	Target Date Funds, Risk-Based Portfolios, or Self-directed Mutual Funds
Access to Funds	Termination of employment, Death, Disability, Retirement, Age 59½ (even if still employed), Hardship or Loan	Termination of employment, Death, Disability, Retirement, Age 59½ (even if still employed), Unforeseen Emergency, Loans
Investment Committee/ Advisor Oversight	No	Yes, overseen by school district superintendents and chief financial officers
Contribution Limits (can contribute to both plan types)	202: \$24,500; \$32,500 age 50+; \$35,750 ages 60-63	2025: \$24,500; \$32,500 age 50+; \$35,750 ages 60-63

TeleWealth Virtual Appointments

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Schedule a Virtual Meeting:

www.tcgservices.com/LMcMillan

