

comparing 457(b) vs. 403(b)

Your school district has chosen to offer the Region 10 Retirement Asset Management Services 457(b) as a way for you to invest in your future. The 457(b) plan is a savings plan similar to a corporate 401(k), and it allows you to save money, tax-deferred or Roth if your plan allows.

In the past, educators were mostly limited to 403(b) investments, which could be expensive and many had limited investment options. Region 10 Education Service Center, in cooperation with districts like yours, developed the RAMS 457(b) to provide an alternative.

From the beginning, the RAMS 457(b) plan has provided access to high-quality, low-cost mutual funds, and professionally managed portfolio options. These portfolios, built based on varying levels of risk, give the ability to choose the amount of risk that best fits you. TCG Advisors will manage the allocation for you.

These funds and portfolios are reviewed quarterly by the Region 10 Investment Advisory Committee.

Description	457(b)	403(b)
10% early distribution tax on withdrawals before the age of 59		✓
Potential commission-based product		✓
Employer oversight of plan investments	✓	
Quarterly evaluations of current	✓	
Employer ability to limit plan fees	✓	
Eligible to transfer funds directly to TRS for service purchase	✓	✓
Earnings may be tax deferred or tax-free	✓	✓
Loan availability	✓	✓

why should I contribute?

- ★ Bridge your retirement gap
- ★ Lower your current taxes or earn tax-free income
- ★ Easy to start saving now

SO where do I go for

- ★ Account balance
- ★ Investment options
- ★ Prospectus and investment performance
- ★ All forms
- ★ Additional 457(b) information

all available at www.region10RAMS.org