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December 2, 2016

Re: Tomball ISD FICA Alternative Plan

Dear Employee:

You are receiving this letter because you are an employee in a position that is not covered by the Teacher Retirement System of Texas (TRS). This includes most part-time, seasonal or temporary employees with Tomball ISD. Effective January 1, 2017, Tomball ISD has elected to adopt the RAMS FICA Alternative Plan; this is also called a “Social Security Opt-Out Plan” or “3121 Plan” by some employers.

Effective on the January 10, 2017 pay period, **you will no longer have a Social Security post tax deduction from your paycheck; you will make a pretax contribution to a FICA Alternative Account every pay period.** The RAMS FICA Alternative Plan satisfies federal requirements and is offered to public school districts and other education agencies in Texas. Each participating Employer has designed its own tax-deferred plan for its employees through the Region 10 FICA Alternative (referred to as the “Plan” in this letter).*

What are the benefits of the FICA Alternative Plan?

- The contributions made to the FICA Alternative Plan are available to you at the time you terminate your services from Tomball ISD.
- Participants earn market rate of return on their contributions, and your funds are always 100% vested.
- Upon leaving the District, you are eligible to rollover the funds to another qualified retirement account.

What does this do to my paycheck?

Following is a sample paycheck illustrating how the deduction will affect a paycheck using a fictitious income.

Sample paycheck		
	w/o Plan	w/Plan
Gross Pay	\$400.00	\$400.00
Less 7.5% Plan	\$0.00	\$30.00
Taxable Income	\$400.00	\$370.00
Less 15% Income Tax	\$60.00	\$55.50
Less 6.2% FICA Tax	\$24.80	\$0.00
Less 1.45% Medicare Tax	\$5.80	\$5.80
Net Take Home Pay	\$309.40	\$308.70
Accumulated Savings		\$30.00

This letter is to inform you about the details of the Tomball ISD RAMS FICA Alternative Plan effective January 1, 2017. Here are the important things you need to know about this Plan:

1. Effective January 1, 2017, TCG Administrators in Austin, TX will begin administering the Plan.
2. Matrix Trust will be the investment firm holding the FICA alternative funds for your district.
3. ESC Region 10 RAMS is the sponsor of the FICA Alternative program. The Plan will be controlled by Tomball ISD.
4. The FICA Alternative Plan is a retirement savings plan for part-time and substitute employees. You will be able to view

your account balance and information online at www.region10rams.org .

5. The Summary Plan Description, which includes the Plan rules and discloses Plan fees, can be found on the public portion of the website after the effective date.
6. Please review the enclosed RAMS FICA Alternative flyer for all details about the Plan including eligibility and distribution requirements.
7. Tomball ISD, TCG Administrators and Region 10 want to assure you that your account balance and records are secure. You will be fully invested at all times.

You will be able to see your account balance updated daily on the Region 10 RAMS website at www.region10rams.org after the first contribution has been made. You may also call us toll-free at (800) 943-9179.

TCG Administrators is an affiliated company of TCG Advisors, LP. TCG Advisors is the Investment Advisor to the Region 10 RAMS. Both companies are completely independent of the investments used in the Plan and do not receive any type of compensation from any of the investment companies used in the Region 10 FICA Trust.

TCG Administrators looks forward to serving you as the Plan administrator. If you have any questions, please contact us by email at 457@tcgservices.com or by calling (800) 943-9179.

Sincerely,

The Region 10 Retirement Asset Management Services (RAMS) Team

*For more information on your Plan please go to the website www.region10rams.org.

INSTRUCTIONS FOR USING JEM WEBSITE

Note: If you do not have Internet access or need assistance, please call us at (800) 943-9179 and we can assist you with these services by phone.

To view your FICA Alternative Plan account balance online, please follow the instructions below:

1. Go to www.region10rams.org
2. Click on “Login” on the upper right side of the screen
3. Select the first letter of your Employer from the navigation bar
4. Click on your Employer from the list of Employers
5. Click on Login
6. Enter your SSN (xxxxxxxx)
7. Enter the last four digits of your SSN for the password (xxxx)
8. If you have any problems, please call TCG Administrators Customer Service at (800) 943-9179
9. You will have access once the first contribution is made.