

REGISTRATION INSTRUCTIONS

Follow the steps below to create and manage your 403(b) account. Please contact our customer service department at (800) 943-9719 for assistance.

STEP 1 | CREATE ACCOUNT WITH VENDOR

- » Visit the RAMS website at www.region10rams.org
- » From the top navigation bar, click on the link labeled [Access My Plan](#)
- » Use the alphabetical index to locate your employer and click on its name
- » From the tab labeled **403(b)**, click on the [Approved Vendor List](#) link
- » Contact a vendor on that list directly to establish your retirement account

STEP 2 | SETUP ONLINE ACCOUNT ACCESS

Once you have a 403(b) account established, you are ready to create a RAMS account where you can elect salary deferrals, access account information, and request loans/distributions.

- » Visit www.region10rams.org and click on [Login](#)
- » Click the yellow [Retirement Login](#) button and click [New User](#) on the following page
- » Enter the [Plan Password](#) for your employer (you can find this by clicking one of the links under the Plan Password section) and click [Next](#)
- » Enter [Social Security](#) number to continue
 - Note: If you get an error saying your account is already created, please try logging in with your SSN as the User ID and your birthday in MMDDYYYY format as the Password
 - If you currently have another plan with TCG Administrators, return to the Login screen and use the User ID and Password you created for your Plan.
- » Follow each step until you get a confirmation notice ... & you're done! Saving for retirement begins now!

ABOUT TCG ADMINISTRATORS

TCG Administrators (TCG) is an independent fee-based Third Party Administrator located in Austin, Texas, specializing in the servicing of employee benefit plans for public school districts and other governmental employers. TCG offers administrative services for 125 Cafeteria Plans, 401(a) Plans, 401(k) Plans, 403(b) Plans, FICA Alternative Plans, Accumulated Leave Plans, and 457(b) Plans.

TCG specializes in high quality employee benefit services utilizing advanced technology. This has led TCG to become a leader in the industry and one of the largest third-party administrators nationwide.

In addition, TCG has experienced personnel who provide plan implementation guidance, ongoing plan compliance and maintenance for qualified and non-qualified plans.

For more information, please visit our TCG website at www.tcgservices.com.

WE ARE HERE TO HELP!



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RAMS 403b 07/18

INVEST IN YOUR JOURNEY



RAMS 403(b) SAVINGS PLAN

OUTPERFORM RETIREMENT

RAMS
Retirement Asset Management Services

 **Region 10 ESC**

WHAT IS A 403(b) SAVINGS PLAN?

A 403(b) is a retirement savings plan generally offered by public schools and other tax-exempt organizations that allows employees to make contributions on a pretax or Roth basis to help fill the retirement income gap. While your TRS pension may be enough to pay your expenses when you first retire, your reduced monthly income may not be enough to cover costs from factors like medical bills, taxes, or your desired standard of living.

Enrolling in a 403(b) savings plan can help bring you financial stability and security when the day you are ready to retire comes around. Remember that the earlier you begin to contribute funds, the more you will have at your disposal down the road.

Your employer determines the investment providers and you must open an account with one of the approved providers to begin contributions. Most plans allow you to start, stop, increase, or decrease contributions at any time.

The earnings in your retirement savings plan may be tax-deferred or tax-free depending on your contribution type. Leaving the assets in the plan allows the funds to compound—meaning you earn interest on the interest.

THE KEY TO ACHIEVING FINANCIAL SUCCESS IS CONTRIBUTING TO A SAVINGS PLAN NOW AND CONTINUING TO CONTRIBUTE ON A REGULAR BASIS.

HOW PENSIONS UNDER TRS WORK

FORMULA

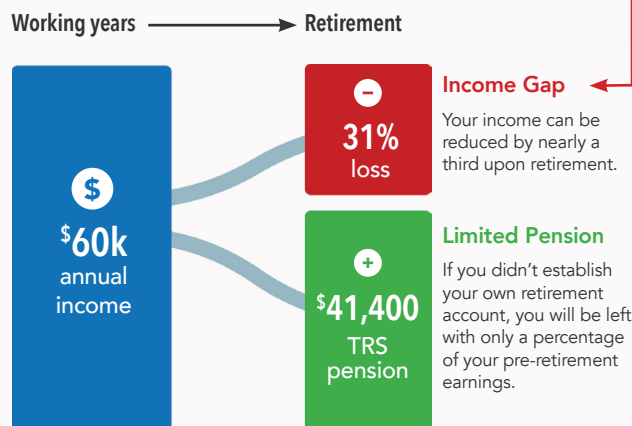
Teacher Retirement System (TRS) Benefit Formula

$$\text{Years of Service} \times \text{State Factor (2.3\%)} \times \text{Average 3/5 Highest Years of Income} = \text{Maximum Benefit}$$

TRS FORMULA EXAMPLE

Years of Service:	30
Average Income:	\$60,000
State Multiplier (2.3%):	69%
Maximum Benefit:	\$41,400

RETIREMENT INCOME GAP EXAMPLE



» HOW WILL YOU MANAGE YOUR INCOME GAP?

WHY CONTRIBUTE?

» Avoid a retirement income gap

As shown in the example to the left, TRS employees will receive a pension but it may only be a fraction of pre-retirement income. Contributions to a 403(b) account can help bridge this gap in salary.

» Take advantage of tax benefits

Contributing to a 403(b) retirement can allow you to lower your taxes or earn tax-free income.

» Improve financial wellbeing

Not having a plan for post-retirement can elevate your levels of concern and financial stress. Contributing to a 403(b) account can bring you peace of mind in knowing that you are consistently building your savings for retirement.

» Ease of savings

Once you have enrolled, the funds come directly out of your paycheck on a regular basis.

» Control your account

You can make all account changes online including enrollment, increasing/decreasing contributions, requesting loans, and processing distributions. Specific account changes might still need to be made with your corresponding investment provider.



Visit our website for 24/7 access to the following:

- » Account balance
- » Plan information
- » Forms and important documents

2025 IRS Retirement Plan, IRA, & HSA Contribution Limits



EFFECTIVE 01/01/2025

The IRS has released the 2025 Annual Plan Limitations for defined contribution and defined benefit plans. 403(b), 457(b), & 401(k) elective deferral, catch-up, and other key limits for 2025 are listed below.

	2025 Limits	2024 Limits
Employee Elective Deferrals to the 403(b), 457(b) and 401(k) Plans	\$23,500	\$23,000
Catch-Up Contributions (Age 50 or older) to 403(b), 457(b) and 401(k) Plans	\$7,500	\$7,500
Catch-Up Contributions (Ages 60 - 63 in 2025) to 403(b), 457(b) and 401(k) Plans	\$11,250	n/a
Annual Addition Dollar Maximum (applies to Employer-paid 401(a), 403(b) and 401(k) Plans)	\$70,000	\$69,000
Defined Benefit Dollar Maximum	\$280,000	\$275,000
Highly Compensated Employee Threshold (applies mainly to 401(k) Plans)	\$160,000	\$155,000
Key Employee Threshold (applies mainly to 401(k) Plans)	\$230,000	\$220,000
Annual Compensation Limits (used for retirement plan calculations)	\$350,000	\$345,000
Annual IRA Contribution Limit	\$7,000	\$7,000
IRA Catch-up Contribution Limit (age 50 and older)	\$1,000	\$1,000
Health Savings Accounts (HSA) Contribution Limits	\$4,300 (Individuals) \$8,550 (Families)	\$4,150 (Individuals) \$8,300 (Families)
Health Savings Accounts (HSA) Catch Up Contributions (Age 55 or older)	\$1,000	\$1,000

For a complete list of 2025 limits, please visit the following link:
<https://www.irs.gov/pub/irs-drop/n-24-80.pdf>

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