403(b) Plan Notice

2026 PLAN YEAR

To All Employees:

As your 403(b) Plan Administrator, we'd like to make you aware of your eligibility to participate in your employer's 403(b) retirement plan. The 403(b) plan (often called a "tax-sheltered annuity" or TSA) is a voluntary plan that allows you to defer a portion of your paycheck to a savings plan.

This is a benefit offered by your employer to help you bridge your retirement income gap and lower your taxes. Please continue reading for details on how to enroll and how easy it is to start saving now.

Important Points About Your 403(b) Plan:

A. **You may start, stop or change your payroll deduction contribution to the Plan at any time**. The deadline for doing this for each pay period is on the Region 10 RAMS website. Go to **www.ramsretirement.com**, click on **Access My Plan** and search for your employer. Next, select the **403(b)** tab you will see a link to access the pay period schedule.

B. You may contribute up to $24,500 for 2026 if you are under age 50, $32,500 if you are age 50 or over, and $35,750 if you are ages 60-63.

C. To see other Plan features for your employer, such as whether your Plan allows Roth 403(b) contributions, go to the Summary Plan Description found in the same tab as described in item A. above.

D. If you do not have Internet access or need assistance, please call Customer service at (800) 943-9179 and we can assist by phone.

Important Notice If You Work For Another Employer or Have a Business of Your Own

1. The limits for voluntary employee deferrals to 401(k) and 403(b) plans aggregate across all employers. You cannot defer more than the total deferral limit to all plans. This does not apply to 457(b) plans.
2. If you have an organization or business of your own and contribute to a 403(b) or 401(k) plan sponsored by that organization, all contributions (employee and employer) would have to be aggregated with all your contributions to this plan.
3. If you work for another unrelated employer and contribute to a 403(b) sponsored by another employer, all contributions (employee and employer) would have to be aggregated with all your contributions to this plan.
4. If you receive contributions under another plan or make salary deferral contributions to another plan, your contributions or deferrals under this plan may have to be cut back.
5. If any of these situations apply to you it is important that you:
   a. Obtain advice from a tax professional.
   b. Notify TCG at info@tcgservices.com or call (800) 943-9179. Please provide the name of your employer, current 403(b) plan name and the other retirement plans in which you participate. Please include the type of plan (401(k), 403(b), etc) and whether you have any ownership in the sponsoring organization. This must be done as soon as possible.

Why do I need to save if I already qualify for a pension plan?

Your pension may not replace all of your income in retirement. The average retiree receives 60-65 percent of their income at retirement. For example, if your current salary is $5,000 per month and your retirement benefit equals 65 percent of your current salary, you will receive $3,250 each month. However, research indicates that retirees must receive 90-95 percent of their income in retirement to maintain their current standard of living. In the above example the member has a shortfall of $1,750 per month.

Why should I contribute to a 403(b) Plan?

- Bridge your retirement income gap
- Lower your taxes
- Automatic savings; payroll-deducted

Contact Us

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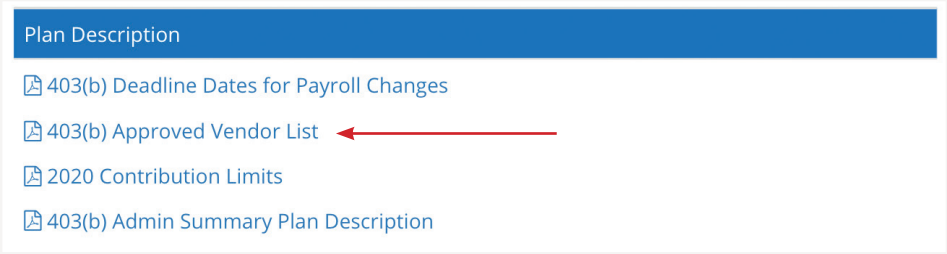
How to Register

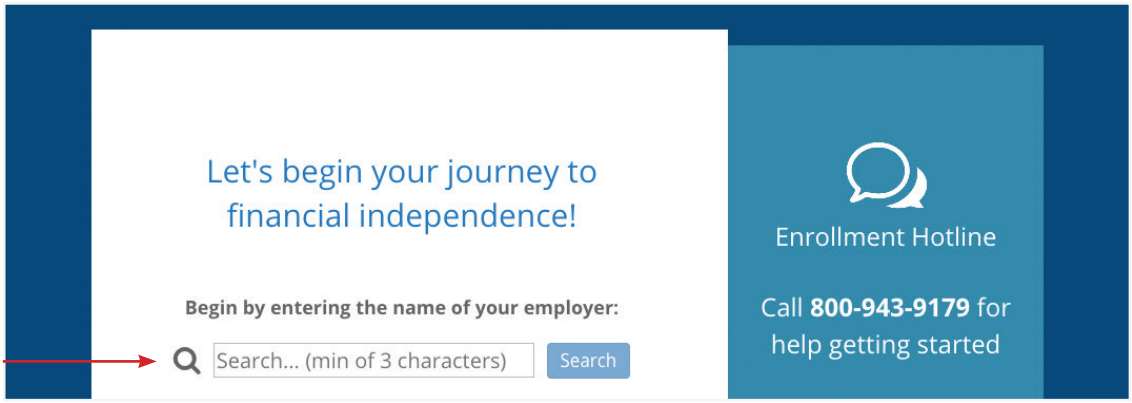
Step One: Create an account with an approved vendor

1. Visit www.ramsretirement.com/documents.
2. Search for your employer and open the 403(b) Approved Vendor list.
3. Evaluate and contact a vendor on the list and contact them directly to establish your retirement account.



Step Two: Set up your RAMS 403(b) account

1. Visit www.ramsretirement.com/enroll.
2. Enter the name of your employer and select the 403(b) Admin Plan.
3. Follow each step until you get a completion notice.
4. You're done! Login your account any time you wish to make contribution adjustments.



For questions, please call us at **800-943-9179**
or schedule a virtual meeting at **www.ramsretirement.com/telewealth**

Contact Us

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