





**We deliver long-term investment and benefit solutions that provide peace of mind.**

## **~TCG Mission Statement**

- Fee-Only Investment Advisory Firm
- Privately held
- Fiduciary Commitment to Clients
- Administration & Compliance Provider



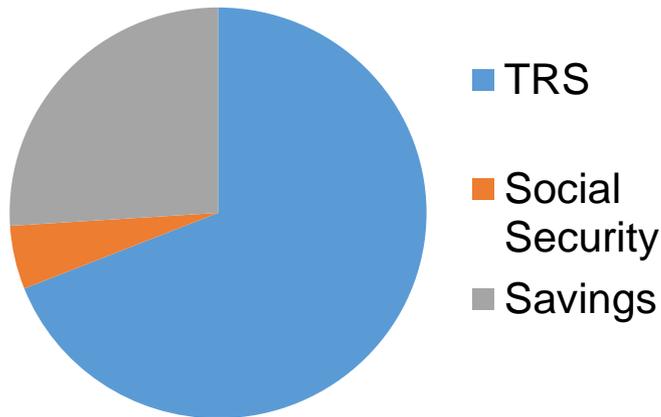
# The Retirement Income Gap



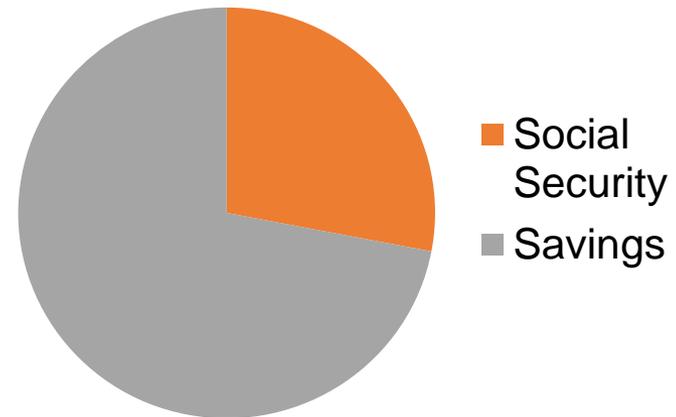


- Income in retirement is very different for Texas teachers than it is for their spouses and neighbors (and financial advisors)

## TEACHERS



## NEIGHBORS

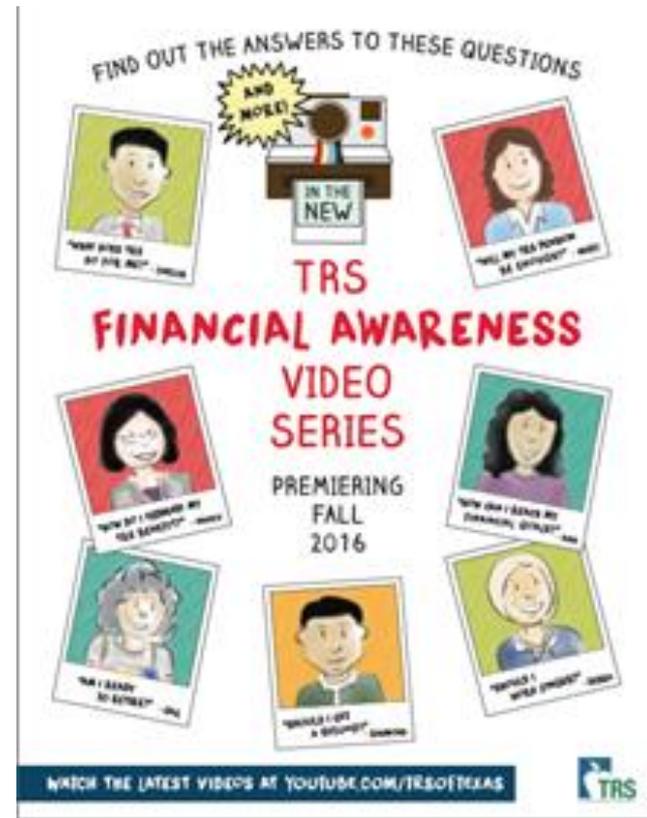


- **TRS** has begun an initiative focused on Financial Awareness for educators

- Topics include

- ***What you have***
  - Your TRS defined benefit plan
- ***What you need***
  - To save more
- ***How to get it***
  - By saving smart

[Youtube.com/trsoftexas](https://www.youtube.com/trsoftexas)



***Years of Service (x) State Factor 2.3% (x)  
Average 3/5 Highest Years of Income***

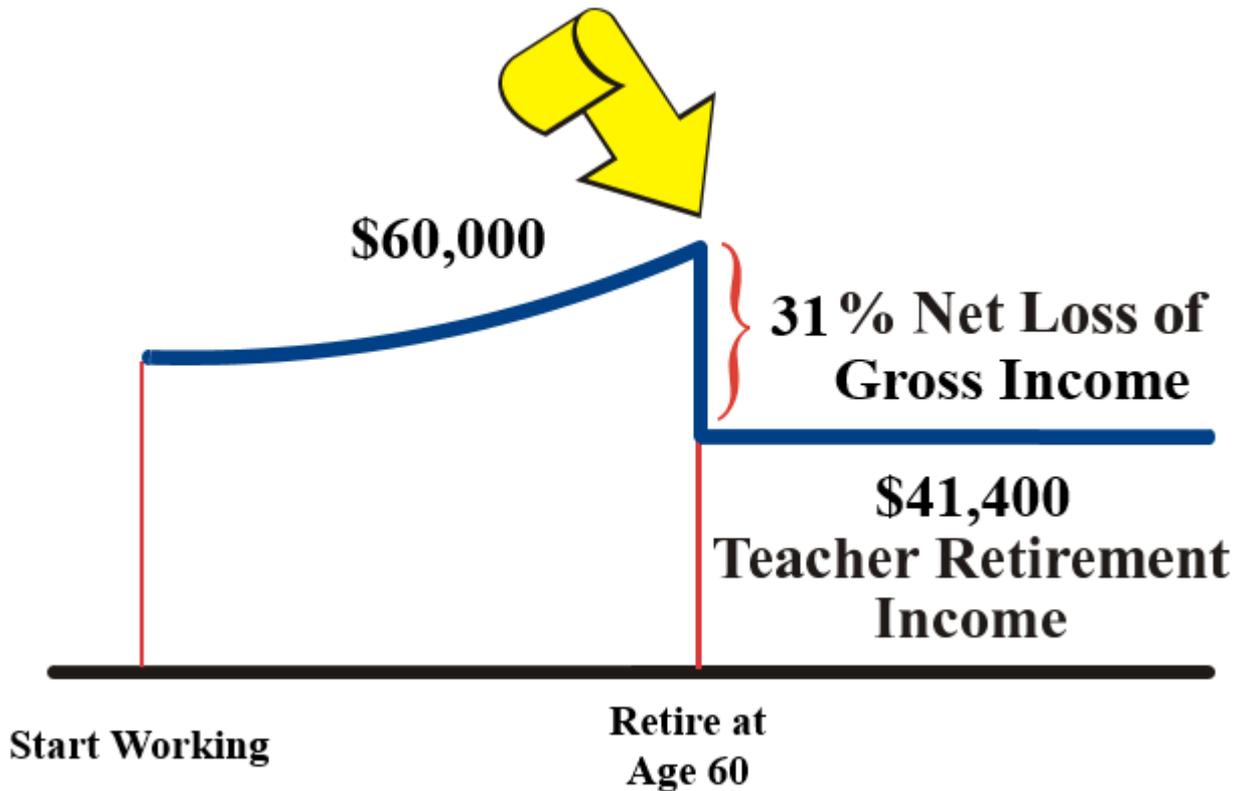
### Example:

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

# TRS Retirement Formula



Retirement Age: 60 Service: 30 Years  
Last Year / High 3 Yr. Salary: \$60,000  
(Full TRS benefit with 2.3 Multiplier with no survivor benefit)





Investment Needed to Replace Difference of

**\$18,600 Annually**

(TRS Benefit vs. Pre-Retirement Income):

**\$300,224\***



\*Assumptions include a lump sum invested at 5% interest, with annual amount paid at beginning of each year for 30 years. This rate is assumed for illustration purposes only and is not guaranteed.

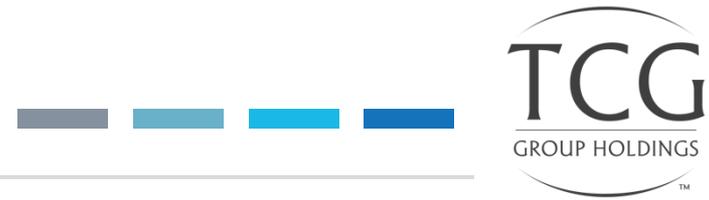
- Tax deferred savings plans
- Employer sponsored plan types
  - 403(b)
  - 457(b)
- Individual plan types
  - Traditional IRA
  - ROTH IRA

***Important: All investments involve risk. Evaluate every investment carefully before you invest your money.***

# **Your District's Retirement Savings Plans**

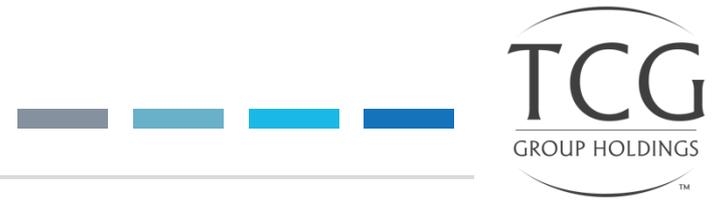


# Comparison of 403(b) & 457(b)



Feature	403(b)	457(b)
<b>Individual vs Group Plan</b>	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
<b>Penalty to withdraw funds</b> (+ income tax)	<b>10%</b> (Goes away at age 59½ or age 55 and retired)	None
<b>Investment Options</b>	Fixed / Variable interest annuities or Mutual Fund / Custodial accounts	Risk-Based portfolios or Self-directed mutual funds
<b>Access to Funds</b>	Termination of employment, Death, Disability, Retirement, Age 59½ (even if still employed), Hardship or Loan	Termination of employment, Death, Disability, Retirement, Unforeseen Emergency (no access at age 59½), Loans
<b>Investment Committee / Advisor Oversight</b>	No	CBO's, CFO's and Superintendents
<b>Contribution Limits</b> (can contribute to both plan types)	2020: \$19,500; \$26,000 age 50+	2020: \$19,500; \$26,000 age 50+

# What is ROTH?



- ROTH is a distinctive retirement program and refers to the tax treatment of employee's contributions, growth, and distributions
  - **Common perception is that it's an IRA only**
    - Can be used for 403(b), 457(b), 401(k)
  - **Not eligible in all plans, must check employer availability**

***Important: All investments involve risk. Evaluate every investment carefully before you invest your money.***

# 403(b) Tax-Deferred Savings Plan

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- Voluntary, pretax deferrals from paycheck
- Multi-vendor plan
  - Approximately 50 investment providers
- District has contracted with ESC Region 10 to provide administration

# 403(b) Tax-Deferred Savings Plan



- Third Party Administrator is TCG Administrators
- Conduct business related to your 403(b) account
  - Enroll
  - Make changes (contribution amount or vendor)
  - Obtain approval for distributions

[www.region10rams.org](http://www.region10rams.org)

(800) 943-9179

[403b@region10rams.org](mailto:403b@region10rams.org)

***Important: All investments involve risk. Evaluate every investment carefully before you invest your money.***

# Approved 403(b) Vendors



# 457(b) Retirement Savings Plan



- Providers selected through a competitive process
- High quality **no-load** and **load-waived** mutual funds
- Education provided by a financial advisor
- Full disclosure of fees
- **No surrender charges, commissions** or other penalties to transfer funds
- Fiduciary protection
- Managed portfolio or self-directed investment options

***Important:** All investments involve risk. Evaluate every investment carefully before you invest your money.*

# RAMS 457(b) Plan Investments



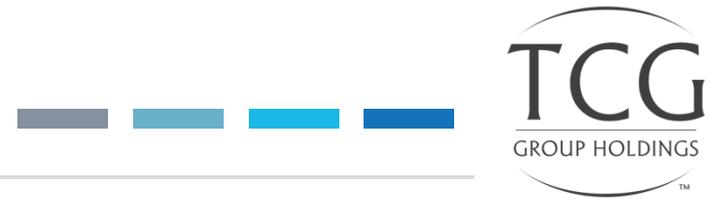
- 15+ Mutual Funds: Choose own allocation
  - High Quality, No-Load and Load-Waived
  - Low Cost Funds
- Target Date funds
- 6 Model Portfolios — ***No Additional Fees***
  - Preservation
  - Conservative
  - Moderately Conservative
  - **Signature Portfolio**
  - Growth
  - Aggressive Growth

***Important:*** All investments involve risk. Evaluate every investment carefully before you invest your money.



- Meets every quarter to review investments and all matters of the plan
- Made up of superintendents and CBOs from participating districts
- TCG Advisors does research for and gives suggestions to the IAC
- **Underperforming funds are put on “Watch List”**
- The IAC has authority to replace underperforming investments

# Starting a 403(b) or 457(b) — Expectations!



## • 403(b)

- 1) Review list of approved investment providers
- 2) Contact the investment provider to open a 403(b) account
- 3) After your account has been opened, visit the [www.region10rams.org](http://www.region10rams.org) website to enroll in your employer's 403(b) plan
- 4) Establish your payroll deduction to fund your 403(b) account

## • 457(b)

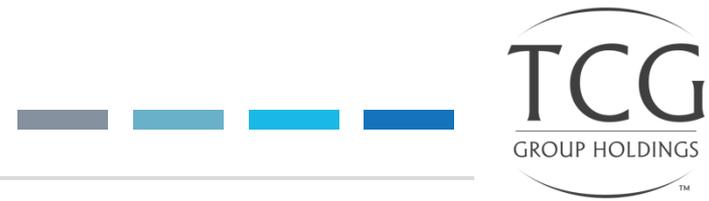
- 1) Visit the [www.region10rams.org](http://www.region10rams.org)
- 2) In a single session you will
  - 1) Open your account
  - 2) Select your beneficiary
  - 3) Choose your contribution amount
  - 4) Choose your investment allocation

***Important:*** All investments involve risk. Evaluate every investment carefully before you invest your money.



[financialpathway.com](http://financialpathway.com)

# FinPath – Financial Wellness



- **Learning Modules:** Cover a wide range of financial topics that keep users engaged and provide non-biased advice on how to manage their finances.
  - Highlights Include:
    - 25+ self-guided modules
    - 10-15 minutes to complete
    - Available in Spanish
    - Mobile-friendly platform
- **Planning Toolkit:** Conducts a digital assessment of each participant's unique financial situation and provides actionable steps to take that help improve their financial health.
  - Highlights Include:
    - Complete analysis financial picture
    - Realistic actionable items
    - Library of information blogs
    - Mobile-friendly platform
- **Advisor Support:** Advisors will provide ongoing support and assistance to ensure participants have a trusted resource to reach out to in times of need.
  - Highlights Include:
    - Workshops focused on topics most important to employees
    - Meetings in person or online
    - Dedicated bilingual advisors
    - Support via phone, email, and chat

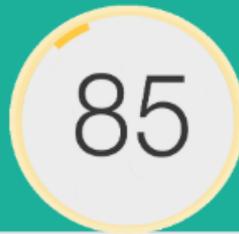




## Wellness Score Analyzer

- ▶ Track and analyze all your financial accounts in one place

[ACCESS NOW](#)



## Learning Modules

- ▶ Access interactive learning modules on over 30 financial topics

[ACCESS NOW](#)



## YOUR TOOLS



### FinPath University

Explore financial courses led by FinPath Wellness Coaches.

[Access Now](#)



### Set an Appointment

Meet with a Wellness Coach to discuss your financial situation.

[Set Appointment](#)

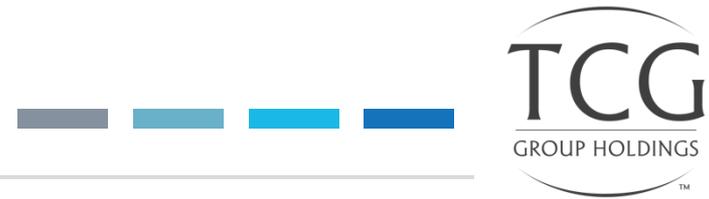


### Submit Question

Have a question about your finances? Submit it here!

[Submit Question](#)

# Important Disclosures



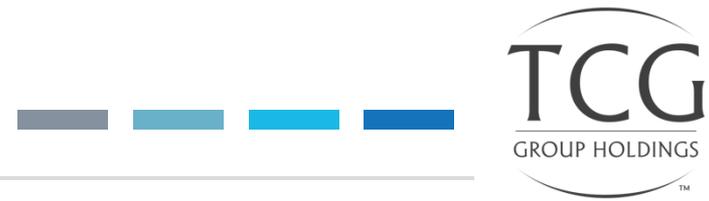
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# Important Disclosures (continued)



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**Doug White**  
**TCG Advisors, LP**  
900 South Capital of Texas Highway,  
Suite 350  
Austin, TX 78746

(832) 482-7706  
[dwhite@tcgservices.com](mailto:dwhite@tcgservices.com)