

THE KEY TO A SUCCESSFUL RETIREMENT

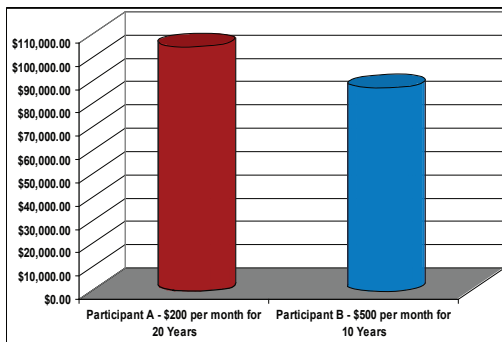
The **POWER** of Starting Early!

The key to enjoying your retirement is to begin contributing to your retirement savings plan now and continue to contribute on a regular basis.

Your retirement years will be here before you know it and you want to enjoy them.

You will be living longer and your needs will be greater than they are at present. There is no reason to face anxiety and confusion if you start today to anticipate your retirement needs and contribute to your savings plan.

The assets in your retirement savings plan are tax-sheltered; any income earned within the plan is not taxable until you withdraw the funds. Leaving the assets in the plan allows the funds to compound, meaning you earn interest on the interest.



Why Do I Need to Save if I Have TRS?

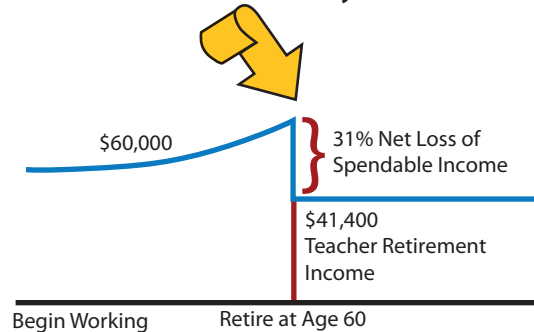
TRS Benefit Example Retirement Formula

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

Example

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

Texas Retirement System (TRS)



A Great Benefit Offered by Your Employer

403(b) Plan



JEM Resource Partners does not accept any compensation from mutual fund companies, insurance companies or other financial institutions selling 403(b) products in the plan. This ensures no bias in administering the 403(b) Plan services.



Why Should I Contribute to a 403(b) Plan?

Fill in the Gap. As shown in the example above, TRS employees receive a pension. However, this pension will not provide the TRS members with a full salary upon retirement. TRS members need to make up this gap in salary by contributing to a retirement plan.

Lower Your Taxes. Immediate savings on current taxes as well as tax deferred growth and earnings.

Ease of Savings. Once you have enrolled in your 403(b), the funds come directly out of your paycheck on a regular basis.

One Stop. Make all account changes online including: Enrollment, Increase/Decrease Contributions, Loans, and Distributions.

... IS IN YOUR HANDS!