

What is the Region 10 457?

Your school district has chosen to offer the Region 10 Retirement Asset Management Services 457 as a way for you to invest for your future. The 457 is similar to a corporate 401(k). It provides you a vehicle to tax-defer money for your retirement. In the past educators have largely been limited to 403(b) investments which were expensive and had limited investment options. Region 10 Education Service Center cooperating with districts like yours developed the RAMS 457 to provide an alternative.

From the beginning RAMS 457 has provided low-cost

access to a pre-screened list of high-quality mutual funds. Additionally, at the direction of the Investment Advisory Committee, the plan's investment advisor has created six professionally managed portfolios with predetermined risk profiles. The 457 mutual funds and the managed portfolios are selected from a field of more than 30,000 options. These investments are reviewed quarterly by the committee and all aspects of the plan are monitored constantly by Region 10 staff.



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Why the RAMS 457 Plan?

- ◆ ESC Region 10 oversight of the 457 Program
- ◆ Professionally Managed Portfolio Options
- ◆ No-Load Mutual Funds
- ◆ No 10% Early Distribution Tax
- ◆ No-Surrender Charges or Hidden Fees

TO GET MORE INFORMATION GO TO
www.Region10Rams.org

OR

CONTACT THE PLAN ADMINISTRATOR

Plan Administrator

Phone: (800) 943-9179

Fax: (888) 989-9247

Address: 4201 Bee Caves Rd C-101
Austin, TX 78746

Email: info@jemtpa.com

Website: www.Region10Rams.org



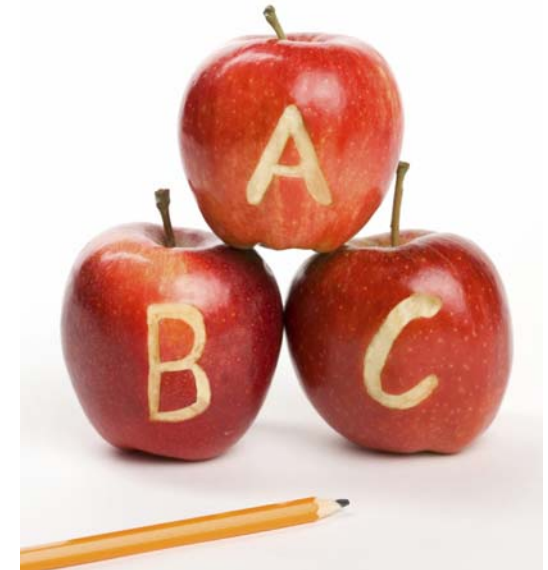
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RAMS 457

RETIREMENT SAVINGS PLAN

MAKING RETIREMENT SAVING EASY FOR EDUCATORS!



To Enroll:

Go to www.Region10Rams.org
Click Login, then follow the instructions for New Participants

Enter Your Social Security Number as the User ID and the Plan Password for your district (this is available online under "Plan Description")

What is the Difference?

Description	457	403(b)
◆ 10% early distribution tax on withdrawals before age 59 1/2.		✓
◆ Generally available by an agent who is selling on a commission.		✓
◆ Employer oversight of plan investments.	✓	
◆ Quarterly meetings to evaluate current investments and managed portfolios.	✓	
◆ Employer ability to limit plan fees.	✓	
◆ Eligible to transfer funds directly to TRS for service purchase.	✓	✓
◆ Contributions are Tax Sheltered/ Tax Deferred.	✓	✓
◆ Loan availability.	✓	✓

457 Contribution Limits

	Annual Limit	Catch Up 50+
2008	\$15,500	\$5,000
2009	\$16,500	\$5,500
2010	Indexed to Inflation	

The annual contribution limits for the 457 and 403(b) do not offset. Employees may contribute the maximum to both if desired.

Investment Advisory Services

Region 10 RAMS contracts with TCG Advisors, LP to provide investment advisory services. TCG is a highly respected firm which accepts fiduciary responsibility for investment recommendations. Fiduciary responsibility requires TCG to put the needs of the Plan participants above all else. As the Investment Advisor, TCG only recommends what is appropriate and prudent for Plan participants. TCG monitors the performance of all Plan investment options. TCG makes recommendations for replacement of underperforming investments.

Neither TCG Advisors nor Region 10 accept any compensation from mutual fund companies. This ensures no bias in recommending investment options.

TCG Advisors, LP is an independent Registered Investment Advisor.



Online Resources

The following information is available at:

www.Region10Rams.org

- ◆ Account balance
- ◆ Investment options
- ◆ Prospectus and investment performance
- ◆ All forms
- ◆ Additional RAMS information

Managed Portfolios

- ◆ The **Signature Portfolio** is directly overseen by the Region 10 RAMS Investment Advisory Committee. The portfolio periodically may change allocations to adapt to changing market conditions. The portfolio is comprised of a broad range of equity and bond mutual funds. The Signature portfolio is the default investment option if no affirmative investment direction is made.
- ◆ The **Preservation Portfolio** is for individuals who do not wish to assume much risk and are adverse to the ups and downs of the equity (stock) market. Approximately 50% Bond Funds, 50% Stable Value Fund and/or Cash Equivalent Funds
Targeted Age Range 55+
- ◆ The **Conservative Portfolio** is for those individuals who are adverse to risk but want a little exposure for growth to offset the effects of inflation. Approximately 25% Equities. 75% Bonds
Targeted Age Range 50-55
- ◆ The **Moderately Conservative Portfolio** is for those individuals who are conservative but want and are willing to accept the risk of growth with income. Approximately 50% Equities. 50% Bonds
Targeted Age Range 40-50
- ◆ The **Growth Portfolio** is for those individuals who are interested in growth and are willing to assume the risk of a fluctuating equity market. Approximately 75% Equities. 25% Bonds
Targeted Age Range 30-50
- ◆ The **Aggressive Growth Portfolio** is for individuals who are interested in growth and are willing to assume the risk of the fluctuating equity market. They have time to recover from a potential loss if a long term down trending market occurs. This investor is seeking above average returns. Approximately 100% Equities
Targeted Age Range 20-45