

Re: 3121 FICA Alternative Plan Update

Dear Valued Client,

At First Financial, we pride ourselves on the quality of the products and services we deliver to our clients. In order to maintain this high level of service and value, we constantly review the vendors and solutions that are part of our competitive service offerings. Currently one of the services we provide to you is 3121 FICA Alternative Plan Administration.

After thoughtful due diligence and feedback from a number of school districts that participate in the program already, we have selected the Region 10 ESC Retirement Asset Management Services (RAMS) Co-op as the new provider for our 3121 FICA Alternative plans. This change will allow us to improve the overall plan sponsor and participant experience for your district and your employees. Some additional benefits and upgrades regarding the new program will include:

- Distributions being processed daily for participants
- Full account access online including account balances updated daily
- No inactivity fees for former employees who wish to keep their funds in the plan
- Fiduciary Oversight by the Region 10 ESC Investment Committee made up of superintendents and CFOs of participating districts who have their employees' best interests in mind
- Managed by a respected Investment Advisory Firm

We would like to work with you regarding the transition of your plan, and assist in the steps to accomplish the transition. Your commitment of time should be minimal and the complete plan transition can be accomplished within 60 days. Most importantly, this change does not require an RFP.

TCG is the strategic provider for the Region 10 RAMS program. In the near future, a TCG representative will be in contact with you. TCG will prepare the necessary documents and walk through the timeline with you. Our goal is to make these enhancements as seamless as possible—all the while continuing to provide you and your employees the best possible solutions available in the marketplace. Should you have any questions, please don't hesitate to contact us.

We value our relationship with you.

Sincerely,



Dawson Schnautz