

457(b) Retirement Plan Services

Making retirement management and administration easier for governmental employers



A 457(b) is a voluntary retirement savings plan designed for employees of state and local governments, as well as many tax-exempt organizations. Providing a 457(b) savings plan can help bring financial stability and security for life upon retirement for those who participate.

But running a successful program on your own is challenging without experienced guidance, and being a plan fiduciary brings additional risk.

A National Cooperative Solution

There's strength in numbers. That's why the **Retirement Asset Management Services (RAMS) program** was established in 2001. By joining the national cooperative, participating members can access retirement plan and fiduciary services at pricing normally only available to large employers.

RAMS is managed and sponsored by Education Service Center Region 10 out of Dallas, TX. Through an RFP process, TCG Administrators, a HUB International Company, was selected to manage the RAMS program. Additionally, an investment advisory committee is overseen by your peers—Executive Directors, Superintendents and Chief Financial Officers—ensuring the interests of government employees remain top priority.

Choosing the **RAMS 457(b)** program allows you to spend less time on retirement plans, and more time overseeing your organization. And with a successful program in place, you are in a better position to attract and retain top talent.

HUB by the numbers



1M
clients
worldwide



530+
offices across
North America



14,000+
employees in
North America

*Source: <https://bit.ly/2IK26Zs>

www.tcgservices.com

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TCG, a HUB International company works with school districts, cities, municipalities, and other public institutions nationwide, providing valuable investment, retirement, and financial literacy solutions. We specialize in helping meet the unique needs of employers facing shrinking budgets, employee retention challenges, and stringent regulatory requirements.

Fiduciary Risk Management

- Fiduciary oversight on plan investments by committee made up of K-12 Superintendents, Chief Financial Officers, and investment professionals from TCG Advisors
- Investment committee formation and support
- Investment Policy Statement
- Fiduciary training and regulatory updates
- Quarterly meetings and reports
- Audit preparation and support

Plan Operations

- Plan design + enhancement
- Turnkey implementation
- Universal payroll file integration
- Plan and participant reporting
- Plan benchmarking
- Auto enrollment and auto increase features
- Pre-tax and after-tax (Roth) salary deferrals
- Paperless transactions
- Year-round communication

Plan Participant Experience

- Financial education workshops and 1:1 meetings
- Basic tax preparation and estate planning services
- Unbiased investment advice
- No surrender charges or commissions
- Loans/distributions processed daily
- Range of investment options, including target date funds, risk-based models, and mutual funds
- Online enrollment & mobile app

Support you can count on

Whether you want to promote better outcomes for your retirement plan participants or need help with the administrative burden of running your own program, we can help. Our team of knowledgeable specialists will tailor strategies to address your organization's specific needs.

As fiduciaries, we work solely on your behalf and are committed to your success.

Learn more at www.tcgservices.com/457b

