

Why the RAMS 457 Plan?

Your school district has chosen to offer the Region 10 Retirement Asset Management Services 457 as a way for you to invest in your future. The 457 is similar to a corporate 401(k), and it provides a vehicle to tax defer money for your retirement.

In the past, educators were mostly limited to 403(b) investments, which were expensive and had limited investment options. Region 10 Education Service Center, in cooperation 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, and six professionally managed portfolios with predetermined risk profiles.

These funds and portfolios are selected from a field of 30,000 options, and are reviewed quarterly by the Investment Advisory Committee, and constantly monitored by Region 10 staff.

- 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

FOR MORE INFORMATION CONTACT



JEM is an affiliate of TCG Advisors LP, the Investment Advisor for the RAMS 457(b) Plan.

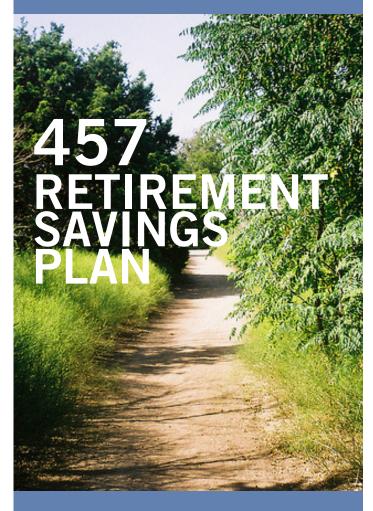
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RAMS 09/10







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What is the difference?

Description	457	403(b)
10% early distribution tax on withdrawls before age 59½		V
Generally available from an agent selling on commision		V
Employer oversight of plan investments	V	
Quarterly meetings to evaluate current investments and managed porfolios	V	
Employer ability to limit plan fees		
Eligible to transfer funds directly to TRS for service purchase	V	V
Contributions are Tax Sheltered/ Tax Defferred	V	V
Loan availability	V	V

Investment Advisory Services

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

Neither TCG Advisors nor Region 10 accepts any compensation from mutual fund companies, which ensures no bias in their recommendations.



TCG Advisors, LP is an independent Registered Investment Advisor

WHY SHOULD I CONTRIBUTE?

- Bridge your retirement gap
- Lower your current taxes
- Easy to start saving now

*Investments in the RAMS 457(b) Plan can decrease and increase in value according to the worth of the mutual funds in the Plan and Trust. Invesetments in the Plan are not guaranteed. Past performance cannot be relied on to predict future performance. All investing involves risk.

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

Signature Portfolio

Directly overseen by the Region 10 RAMS Investment Advisory Committee, the portfolio may periodically change allocations to adapt to changing market conditions. The portfolio is compromised of a broad range of equity and bond mutual funds. This is the default investment option if no affirmative investment direction is made.

Preservation Portfolio

For individuals who do not wish to assume much risk and are adverse to the ups and downs of the equity (stock) market. Approximitely 50% Bond Funds, 50% Stable Value Fund and/or Cash Equivalent Funds.

General Target Age Range 55+

Conservative Portfolio

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

General TargetAge Range 50-55

Moderately Conservative Portfolio

For those who are conservative, but want and are willing to accept the risk of growth with income.

Approximately 50% Equities, 50% Bonds.

General Target Age Range 40-50

Growth Portfolio

For those who are interested in growth and are willing to assume the risk of a fluctuation equity market.

Approximately 75% Equities, 25% Bonds.

General Target Age Range 30-50

Aggressive Growth Portfolio

For those who are interested in growth, and are willing to assume the risk of a fluctuating equity market. They have time to recover from a potential loss if a long term

downtrending market occurs. This investor is seeking above average returns.

Approximately 100% Equities.

General Target Age Range 20-45