

# RAMS 457(b) Managed Portfolios

## What is a 457(b) plan?

A 457(b) plan is a retirement savings plan that allows employees to make contributions on a pretax basis, thus income taxes are deferred until your assets are withdrawn. Most plans allow you to start, stop, increase or decrease contributions at any time.

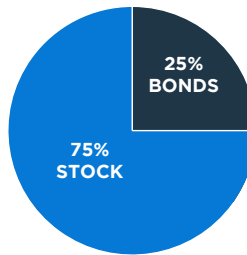
The contribution limits are separate from those of 401(k) and 403(b) plans and more flexible withdrawal options are often available.

## The employer sponsored 457(b) plan offers:

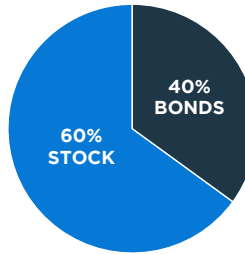
- Investments overseen by school superintendents & chief financial officers, together with TCG Advisors
- No 10% early distribution penalty tax
- Transparent, low fees
- No product commissions
- No surrender charges
- Access to FinPath financial wellness program
- Access to exclusive estate planning and tax preparation services



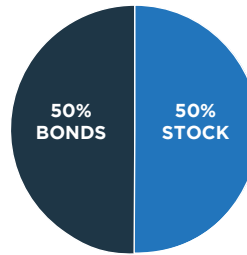
**Aggressive Growth Portfolio** is for those interested in growth and who are willing to assume the risk of a fluctuating stock market. They have time to recover from a potential loss if a long-term down-trending market occurs. This investor is seeking above average returns.  
**Target Allocation: 100% Stocks**  
**Targeted Age Range: 20-45**



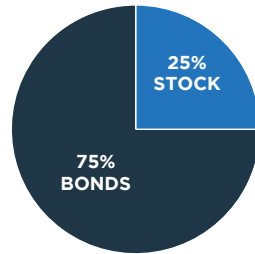
**Growth Portfolio** is for those interested in growth and who are willing to assume the risk of a fluctuating stock market.  
**Target Allocation: 75% Stocks, 25% Bonds**  
**Targeted Age Range: 30-40**



**Signature Portfolio** is the default investment for the plan. The targeted investment risk is moderate, with an approximate investment allocation to fixed income/stock funds of 40%/60%.  
**Target Allocation: 60% Stocks, 40% Bonds**  
**Targeted Age Range: All**



**Moderately Conservative Portfolio** is for those who are conservative but want 50% and are willing to accept some market risk in return for growth with income.  
**Target Allocation: 50% Stocks, 50% Bonds**  
**Targeted Age Range: 40-60**



**Conservative Portfolio** is for those who are adverse to risk but want a little exposure for growth to offset the effects of inflation.  
**Target Allocation: 25% Stocks, 75% Bonds**  
**Targeted Age Range: 50-60**



**Preservation Portfolio** is for those who do not wish to assume much risk and are adverse to the ups and downs of the stock market.  
**Target Allocation: 100% Bonds (may contain 15% stocks)**  
**Targeted Age Range: 55+**

