



2021

Retirement

Savings Guide

Learn about:

- 457(b) and 403(b) Retirement Plans
- **NEW!** 401(a) Incentive Match Plan
- FICA Alternative Plan
- TRS Benefits
- Rollover Options



Enrollment Assistance is Available

Schedule a TeleWealth Meeting today!

Online: www.region10rams.org/harmonytx

Advisor Hotline: 512-600-5204



Welcome!

Let's help you prepare for the retirement you deserve

While retirement planning can seem overwhelming when you first consider it, it's important to start saving as early as possible to make the most of your retirement savings and investments. Whether you're early on in your career or just a few years from retirement, there's plenty you can do to prepare.



This retirement planning guide will walk you through key elements of the retirement saving plans available to you through your employer. Having a clear understanding of 457(b) and 403(b) Retirement Saving Plans and how they fit as part of your overall financial picture can help lead live comfortably when your working days are done.

What's the risk in not planning early?

WORK LONGER



of people plan to work part-time after retiring to maintain their standards of living¹

DEPEND ON OTHERS



of midlife adults (ages 40-64) are expected to provide financial support to their parents in the future²

HIGHER FINANCIAL STRESS



of people feel stressed about not having enough money to retire³

INSUFFICIENT SAVINGS



of workers don't have the necessary funds to retire⁴

You don't have to do this alone. We're here to help.

General Information

What is RAMS?

The Retirement Asset Management Services (RAMS) program is a national multi-employer cooperative that provides participating organizations retirement plan services designed to help employees save for a successful future. By joining this multi-employer plan, participants can access lower fees and more comprehensive plan features.

Who is TCG?

TCG is retirement plan administrator based in Austin, Texas. RAMS has chosen TCG as the primary retirement plan partner for administering the program. TCG will help manage any questions pertaining to your 457(b) retirement account and can help process certain transactions for your 403(b) account.

How do I register for a new plan?

Check each plan page for specific instructions how to register.

How do I request a distribution or a loan?

Visit www.region10rams.org for a list of all available plan forms and requirements. Please fill in the required information and send via fax to 888-989-9247 or by email to info@tcgservices.com.

What are the eligibility requirements?

Eligibility for plans depend on your status as an employee. Please consult with your Human Resources department for specific requirements and eligibility questions.

How much can I contribute?

For 2022, you may contribute up to \$20,500, or up to \$27,000 if you are 50 or older.

Can you contribute to both 403(b) and 457(b) accounts?

Yes, you may contribute to both accounts at the same time.

Important Contacts

Plan	Provider	Phone Number	Website
457(b) Retirement Savings Plan	TCG Administrators	(800) 943-9179	www.region10rams.org
403(b) Retirement Savings Plan	TCG Administrators	(800) 943-9179	www.region10rams.org
TRS	Teacher Retirement System	(800) 223-8778	www.trs.texas.gov
Social Security	Social Security	(800) 772-1213	www.ssa.gov



Looking for a Salary Agreement Reduction Form?

We have moved to a fully online-based enrollment system and no longer provide SRA forms.

Visit the pages below for steps on how to enroll.

Contact us at 800-943-9179 for assistance.



RAMS 457(b) Plan Details

Your employer offers the RAMS 457(b) plan as a way to help you save for life beyond your prime working years. Enrolling in a 457(b) savings plan can help bring financial stability and security for life upon retirement. By participating, you can take advantage of tax savings, reduce your retirement income gap, and get one step closer to achieving financial independence. Getting started with a 457(b) is easy and takes only a few minutes.

Plan Highlights

- o Plan is overseen by Superintendents, HR Directors, and Chief Financial Officers—bringing peace of mind public employee interests are represented
- o Low, transparent fees
- o No 10% early distribution tax penalty
- o No surrender charges or hidden fees
- o No product commissions
- o You control starting/pausing contributions
- o Access to financial education resources through **FinPath Wellness**, including 1:1 financial coaching, online financial health tools and monthly opportunities to win prizes*
- o Access to annual tax preparation and estate planning services†
- o In 2022, you may contribute up to \$20,500 (or \$27,000 if age 50+)

Investment Options

The RAMS 457(b) plan offers a variety of investments to choose from. How do you know which ones may be right for your needs? And how much should you direct to each one? The keys to answering these questions are to understand your options and consider how they relate to your own personal circumstances. The following investment options are available in your 457(b) plan.



Managed Portfolios

EASY CHOICE

Investment portfolios are adjusted to your desired risk tolerance and retirement readiness. Decide your approach and select any of the portfolio options to the right.

- o Aggressive Growth (Age Range 20-45)
- o Growth (Age Range 30-40)
- o Signature Portfolio† (Age Range 35-60)
- o Moderately Conservative (Age Range 40-60)
- o Conservative (Age Range 50-60)
- o Preservation (Age Range 55+)



Target Date Funds

EASY CHOICE

Target-date funds are designed to help manage investment risk. You pick a fund with a target year that is closest to the year you anticipate retiring, say a “2050 Fund.” As you move toward your retirement “target date,” the fund gradually reduces risk by changing the investments within the fund.



Self Directed

ADVANCED

If you are a hands-on type of investor, you can customize your own set of investment strategies based on your own risk profile. Please note this option is best left for experienced investors, so it's not recommended for just anyone. We recommend consulting with a professional for assistance.

If you need help choosing an investment strategy, please schedule a meeting with a Retirement Plan Specialist to review your individual situation. Get started at www.region10rams.org/telewealth.

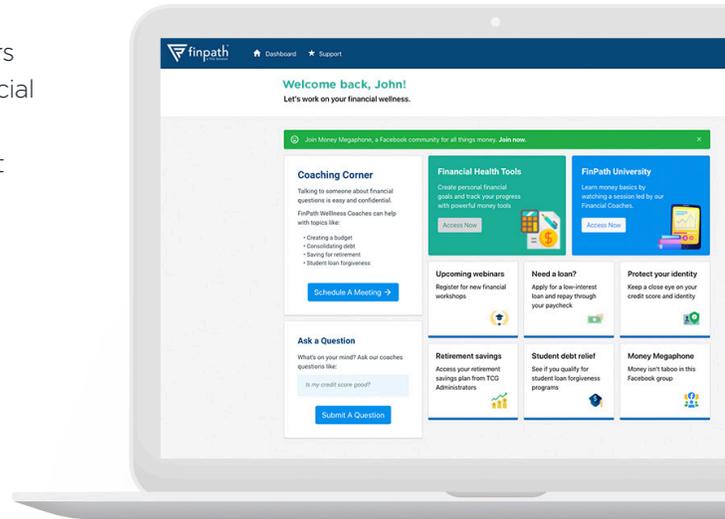
Build better financial habits with FinPath Wellness

Included with your RAMS 457(b) Plan

With FinPath, focusing on your financial goals and getting answers to your questions is easy. FinPath combines powerful online financial health tools with help from certified financial wellness coaches to help give every dollar you earn a purpose and feel more confident about your family's financial security and future

FinPath gives you access to:

- o Unlimited 1:1 financial coaching sessions
- o Powerful financial health tools to help you manage your money
- o FinPath University courses with new content updated regularly
- o Exclusive access to FinPath Member Perks including gift card contests, discounts, and more



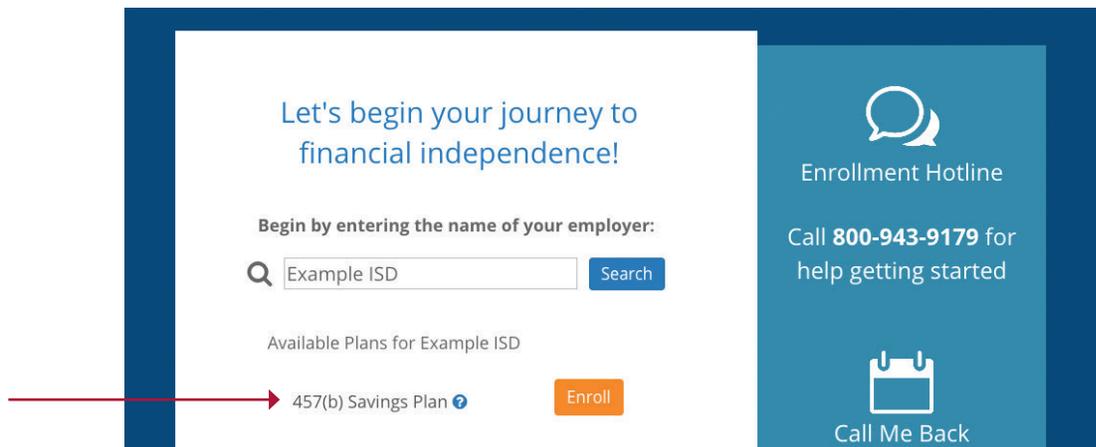
RAMS 457(b) Enrollment Instructions

Create your account in minutes!

1. Start at www.region10rams.org/enroll and click Enroll.
2. Enter the name of your employer and choose the **457(b) Savings Plan**.
3. Follow the steps on screen to select your salary contribution and investment options. Don't forget to designate an account beneficiary.

Note: If you're unsure about which investment option to select, please schedule TeleWealth virtual meeting at www.region10rams.org/telewealth or call 512-600-5304.

4. Continue until you get a confirmation notice, and you're done!



RAMS 403(b) Plan Details

Saving with a 403(b) plan gives you the ability to defer a portion of your paycheck and invest funds in a portfolio of your choosing. By participating, you can take advantage of tax savings, reduce your retirement income gap, and get one step closer to achieving financial independence.

To establish a 403(b) account, you must first select an investment provider from a list of 50+ approved vendors, and then elect contributions on a pre-tax or Roth basis. Please note that early withdrawals from a 403(b) account are subject to a 10% early withdrawal penalty.

Benefits of contributing

- o Avoid a gap in your income during retirement
- o Take advantage of tax benefits
- o Improve your financial wellbeing
- o Automatic payroll deductions take stress out of planning
- o Decrease your dependency on government- funded pension plans
- o Build savings of up to \$20,500 (or \$27,000 if age 50+) in 2022

Investment Options

Investments in the plan are managed by a provider of your choosing, and plan administration services are provided by TCG. Once you have established your plan, TCG can help with distributions, transfers, loans, and rollovers. Investment questions must always be directed to your individual plan provider.

RAMS 403(b) Enrollment Instructions

There are two steps in establishing your 403(b) account. First, you must research and choose an investment provider from a list of 403(b) Approved Vendors. They will hold your money and investments. TCG is the plan administrator for the account and will manage your salary contributions, loans, distributions, etc.

Step One: Create an account with an approved vendor

1. Visit www.region10rams.org/documents.
2. Search for your employer and open the [403\(b\) Approved Vendor List](#).
3. Do your research and [contact a vendor](#) on the list directly to establish your retirement account.

Step Two: Set up your RAMS account

1. Visit www.region10rams.org/enroll.
2. Enter the name of your employer and select the [403\(b\) Admin Plan](#).
3. Follow each step until you get a completion notice.
4. You're done! Login your account any time you wish to make contribution adjustments.



Can you contribute to both a 403(b) and a 457(b) plan at the same time?

Yes, you may contribute to both savings plan at the same time. IRS contribution limits still apply. In 2022, you can contribute up to \$20,500 per plan (or up to \$27,000 if you are over the age of 50).

457(b) vs 403(b) Plan Comparison

Feature	457(b)	403(b)
Contribution maximum limits (can contribute to both plans)	2022: \$20,500; \$27,000 age 50+	2022: \$20,500; \$27,000 age 50+
Retirement Contributions Tax Credit	Up to \$1,000 (\$2,000 if filing jointly)	Up to \$1,000 (\$2,000 if filing jointly)
Early withdrawal penalty tax	None	10%
Investment options	Target date funds, risk-based managed portfolios, or self-directed mutual funds	Fixed/Variable interest annuities or mutual funds/custodial accounts
Investment committee/advisor oversight	Yes, managed by TCG Advisors and Investment Advisory Committee (made up of school superintendents & chief financial officers)	No
Distribution restrictions	Funds can be requested upon: <ul style="list-style-type: none"> • Age 59 1/2 • Separation from service • Disability • Death • Unforeseeable emergency 	Funds can be requested upon: <ul style="list-style-type: none"> • Age 59 1/2 • Separation of service • Disability • Death • Financial hardship
Financial Hardship/Unforeseeable Emergency Distributions	<ul style="list-style-type: none"> • Must be an unforeseeable Emergency. Can include the following if they meet the criteria: <ul style="list-style-type: none"> » Medical expenses » Funeral expenses » Foreclosure/eviction » Certain hurricanes and natural disasters 	<ul style="list-style-type: none"> • Medical care • Foreclosure/eviction • Tuition payment • Buying a home • Funeral costs • Home repair costs • Disaster relief
Loans	Permitted with loans from all qualified plans limited to the lesser of 50,000 or one half of vested benefits (or \$10,000 if greater)	Permitted with loans from all qualified plans limited to the lesser of 50,000 or one half of vested benefits (or \$10,000 if greater)
Required minimum distributions	RMD rules apply at age of 72 or if later, severance from employment or death	RMD rules apply at age of 72 or if later, severance from employment or death

401(a) Incentive/Match Plan



NEW! HARMONY PUBLIC SCHOOLS PROVIDES AN EXTRA INCENTIVE TO SAVE

A 401(a) plan is an employer-sponsored retirement plan that allows dollar or percentage-based contributions from the employer, the employee, or both. Harmony Public Schools has created this incentive match plan to help you help build your retirement savings by rewarding your “Steps” as an employee. The matched contributions are determined by a fixed formula.

Beginning February 1, 2021, all Exempt (salaried teachers, professionals and administrators) employees will receive a 100% match of deferrals to the 403(b) and/or 457(b) Plan up to a cap based on the Step you are currently on. You must be employed with HPS on the last day of the plan year (8/31) to receive each year’s contribution.

Matching Contribution

Step	Maximum Match
Steps 0 - 1	\$250.00
Steps 2 - 5	\$500.00
Steps 6 - 10	\$1,000.00
Steps 11 - 15	\$1,250.00
Steps 16+	\$1,500.00

What’s my Step?

Steps represent previous years of education experience plus other factors. Your current salary is determined by your Step. Please refer to HR for clarification on your Step.

Vesting

You will vest in your account (the percentage of employer contributions you own) as you stay with Harmony PS longer. Vesting begins from your original hire date. Vesting starts at 0% the first 2 years, goes to 50% in year 3, 75% in year 4 and 100% at the end of 5 years of employment. You become immediately vested if you die, become disabled or retire under TRS with full benefits. Years of service are calculated the same way as with TRS.

Enrollment

Enrollment is automatic if you are contributing to the 403(b) or 457 Plan.

Have questions?

TCG Retirement Plan Specialists can help you get the most out of your match. Get started using the link below.

www.tcgservices.com/harmonytx

FICA Alternative Plan

For Part-Time, Seasonal, and Temporary Staff

The Omnibus Budget Reconciliation Act of 1990 (OBRA 90) mandates that employees of public agencies, including school districts who are not members of the employer's existing retirement system as of January 1, 1992, be covered under Social Security or a qualifying alternate plan. The 457(b) FICA Alternative Plan satisfies federal requirements and provides substantial cost savings compared to Social Security.

An employee is required to participate in the FICA Alternative Plan if they meet one of the eligibility requirements listed below.

- Part-time (20 hours or less per week)
- Seasonal (five months or less per year)
- Temporary (contract of two years or less in duration)
- Not covered by TRS in a position otherwise covered by TRS

Contributions & Enrollment

Social Security requires that the equivalent of 12.4% of an employee's salary be contributed each month (6.2% employee, 6.2% employer). However, the FICA Alternative Plan requires only a 7.5% contribution to a retirement account. Enrollment in this plan is automatic. The deferrals are made on a "pre-tax" basis, unlike Social Security, which are made on an "after-tax" basis.

Visit www.region10rams.org for account access.

Investments

The FICA Alternative investment portfolio is selected by the employer and directly overseen by an Investment Advisory Committee. The portfolio is comprised of a broad range of stock and bond mutual funds, as well as individual bonds typically held to maturity. The portfolio is periodically adjusted to adapt to changing market conditions. You can view the investments as of the end of each calendar quarter and the asset performance data online.

Distributions

The employee or their beneficiary will receive the FICA Alternative Plan account balance when an employee becomes eligible for a distribution for any of the following reasons: Termination of Employment, Death, Permanent and Total Disability, Retirement, Changed employment status to a position covered by another retirement system (e.g., TRS).

Rollover Options

What are my rollover options if I leave my employer?

One of the important decisions you must make when leaving an employer is what to do with any open retirement accounts. Whether it is keeping the account as-is or rolling the funds into a new account, it is important for you to understand all your available options.

Option 1: Leave money in previous employer's plan (if permitted)

Benefits: No immediate action is required. Earnings remain tax-deferred.

Disadvantages: Can no longer contribute through payroll contribution. It's more complicated managing multiple plans from different employers.

Option 2: Rollover your money to your new employer's plan

Benefits: The plan remains tax-deferred; you can continue to contribute; your plans are now consolidated.

Disadvantages: Requires paperwork and approvals; this process can be somewhat time-consuming

Option 3: Rollover your money into an IRA

Benefits: The plan remains tax-deferred; you may have access to more investment providers and investment options.

Disadvantages: You cannot borrow money from these accounts.

Social Security Provisions

Windfall Elimination Provision (WEP)

The WEP affects employees who are eligible for their own government/state pension and Social Security benefit. While the WEP does not reduce your TRS pension, the regulation uses a factor to calculate your Social Security benefit income based on “Years of Substantial Earnings.” It’s important to note that this is different from “Service Credits” under Social Security.

Service Credits under Social Security

- o Eligible for 4 credits per year (\$1,470 per credit)
- o Total of 40 credits to qualify for a benefit
- o For 2021, you can receive 4 credits if you earned \$5,880

Year of Substantial Earnings

To determine your number of substantial earning years use the chart below and mark each substantial earnings year on your official Social Security Earnings Report. Then count up the number of substantial earnings years and use the chart on the right to determine the amount that your payment will be reduced.

1968-1971	\$1,950	1989	\$8,925	2007	\$18,150
1972	\$2,250	1990	\$9,525	2008	\$18,975
1973	\$2,700	1991	\$9,900	2009	\$19,800
1974	\$3,300	1992	\$10,350	2010	\$19,800
1975	\$3,525	1993	\$10,725	2011	\$19,800
1976	\$3,825	1994	\$11,250	2012	\$20,475
1977	\$4,125	1995	\$11,325	2013	\$21,075
1978	\$4,425	1996	\$11,625	2014	\$21,750
1979	\$4,725	1997	\$12,150	2015	\$22,050
1980	\$5,100	1998	\$12,675	2016	\$22,050
1981	\$5,550	1999	\$13,425	2017	\$23,625
1982	\$6,075	2000	\$14,175	2018	\$23,850
1983	\$6,675	2001	\$14,925	2019	\$24,675
1984	\$7,050	2002	\$15,750	2020	\$25,575
1985	\$7,425	2003	\$16,125	2021	\$26,550
1986	\$7,875	2004	\$16,275	2022	\$27,300
1987	\$8,175	2005	\$16,725		
1988	\$8,400	2006	\$17,475		

Years of Substantial Earnings Percentage

30 or more:	90%
29:	85%
28:	80%
27:	75%
26:	70%
25:	65%
24:	60%
23:	55%
22:	50%
21:	45%
20 or less:	40%

Maximum WEP Reduction for Workers Who Become Eligible in 2022, by Years of Substantial Coverage

		Years of Social Security Coverage										
		20 or less	21	22	23	24	25	26	27	28	29	30+
First factor in formula		40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%
Maximum Dollar amount of monthly WEP reduction for workers who first become eligible for Social Security in 2022.		\$512	\$461	\$410	\$358	\$307	\$256	\$205	\$154	\$102	\$51	\$0

Key IRS Numbers



Income Tax (2022 tax rate tables)

Taxable income	Tax due	plus	% of income*
Single			
Up to \$10,275	\$0	+	10%
\$10,276 to \$41,775	\$1,027.50	+	12%
\$41,776 to \$89,075	\$4,807.50	+	22%
\$89,076 to \$170,050	\$15,213.50	+	24%
\$170,051 to \$215,950	\$34,647.50	+	32%
\$215,951 to \$539,900	\$49,335.50	+	35%
Over \$539,900	\$162,718.00	+	37%
Married filing jointly			
Up to \$20,550	\$0	+	10%
\$20,551 to \$83,550	\$2,055.00	+	12%
\$83,551 to \$178,150	\$9,615.00	+	22%
\$178,151 to \$340,100	\$30,427.00	+	24%
\$340,101 to \$431,900	\$69,295.00	+	32%
\$431,901 to \$647,850	\$98,671.00	+	35%
Over \$647,850	\$174,253.50	+	37%
Married filing separately			
Up to \$10,275	\$0	+	10%
\$10,276 to \$41,775	\$1,027.50	+	12%
\$41,776 to \$89,075	\$4,807.50	+	22%
\$89,076 to \$170,050	\$15,213.50	+	24%
\$170,051 to \$215,950	\$34,647.50	+	32%
\$215,951 to \$323,925	\$49,335.50	+	35%
Over \$323,925	\$87,126.75	+	37%
Head of household			
Up to \$14,650	\$0	+	10%
\$14,651 to \$55,900	\$1,465.00	+	12%
\$55,901 to \$89,050	\$6,415.00	+	22%
\$89,051 to \$170,050	\$13,708.00	+	24%
\$170,051 to \$215,950	\$33,148.00	+	32%
\$215,951 to \$539,900	\$47,836.00	+	35%
Over \$539,900	\$161,218.50	+	37%

*The percentage applies to each dollar of taxable income within the range until the next income threshold is reached.



Standard Deduction

Single	\$12,950	Additional deduction for blind or aged (age 65+)	
Married filing jointly	\$25,900		
Married filing separately	\$12,950	Single or head of household	\$1,750
Head of household	\$19,400	Married filing jointly or separately	\$1,400
Dependent*	\$1,150*		

*Dependent standard deduction can't exceed the greater of \$1,150 or \$400 plus earned income.



Alternative Minimum Tax (AMT)

	Maximum exemption amount	Exemption phaseout threshold
Single or head of household	\$75,900	\$539,900
Married filing jointly	\$118,100	\$1,079,800
Married filing separately	\$59,050	\$539,900
	26% rate applies to AMT income up to \$206,100* 28% rate applies to AMT income over \$206,100*	

*\$103,050 if married filing separately.



Education Credits and Deductions

MAGI phaseout ranges	Single or head of household	Married filing jointly
	Single or head of household	Married filing jointly
Lifetime Learning credit (\$2,000 max)	\$80,000 to \$90,000	\$160,000 to \$180,000
American Opportunity credit (\$2,500 max)	\$80,000 to \$90,000	\$160,000 to \$180,000
Education loan interest deduction (\$2,500 max)	\$70,000 to \$85,000	\$145,000 to \$175,000
U.S. Savings bond interest exclusion \$85,800 to \$100,800 for higher-education expenses		\$128,650 to \$158,650



Estate Planning

Annual gift tax exclusion	\$16,000
Noncitizen spouse annual gift tax exclusion	\$164,000
Top gift, estate, and GST tax rate	40%
Gift tax and estate tax applicable exclusion amount	\$12,060,000 + DSUEA*
Generation-skipping transfer (GST) tax exemption	\$12,060,000**

* Basic exclusion amount plus deceased spousal unused exclusion amount (exclusion is portable).

**The GST tax exemption is not portable.

Additional Key Numbers

Retirement Planning

Employee contribution limits to employer plans*	
401(k) plans, 403(b) plans, 457(b) plans, and SAR-SEPs (includes Roth contributions to these plans)	\$20,500
Annual catch-up contribution (age 50+)	\$6,500
SIMPLE 401(k) and SIMPLE IRA plans	\$14,000
Annual catch-up contribution (age 50+)	\$3,000
IRA contribution limits**	
Traditional and Roth IRAs (combined)	\$6,000
Annual catch-up contribution (age 50+)	\$1,000

* Lesser of these limits or 100% of participant's compensation.

** Lesser of these limits or 100% of earned income.

MAGI phaseout limits for deductible contributions to a traditional IRA (affects taxpayers covered by an employer-sponsored retirement plan)	
Single or head of household	\$68,000 to \$78,000
Married filing jointly when the spouse who makes the contribution is covered by a workplace plan	\$109,000 to \$129,000
Married filing jointly when the spouse who makes the contribution is not covered by a workplace plan but the other spouse is covered	\$204,000 to \$214,000
Married filing separately	Up to \$10,000

MAGI phaseout limits to contribute to a Roth IRA	
Single or head of household	\$129,000 to \$144,000
Married filing jointly	\$204,000 to \$214,000
Married filing separately	Up to \$10,000

Investment Taxes

Single filer	Married filing jointly	Married filing separately	Head of household	Tax rate
Long-term capital gain & qualified dividend tax (taxable income thresholds)				
Up to \$41,675	Up to \$83,350	Up to \$41,675	Up to \$41,675	0%
\$41,676 up to \$459,750	\$83,351 up to \$517,200	\$41,676 up to \$258,600	\$41,676 up to \$258,600	15%
More than \$459,750	More than \$517,200	More than \$258,600	More than \$258,600	20%
Net investment income tax (MAGI thresholds)				
Over \$200,000	Over \$250,000	Over \$125,000	Over \$200,000	3.8%*

*The 3.8% net investment income tax (also referred to as the unearned income Medicare contribution tax) applies to the lesser of

(a) net investment income or

(b) modified adjusted gross income (MAGI) exceeding the above thresholds. It does not apply to municipal bond interest or qualified retirement plan/IRA withdrawals.

Health Care

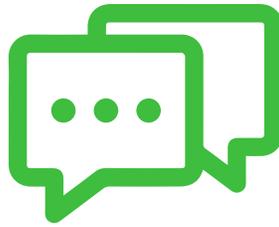
Flexible spending account (FSA) for health care	
Maximum salary reduction contribution	\$2,850
Health savings account (HSA)	
Annual contribution limit — individual coverage	\$3,650
Annual contribution limit — family coverage	\$7,300
Annual catch-up contribution (age 55+)	\$1,000
High-deductible health plan (HDHP)	
Minimum deductible — individual coverage	\$1,400
Minimum deductible — family coverage	\$2,800
Maximum out-of-pocket amount — individual	\$7,050
Maximum out-of-pocket amount — family	\$14,100

Social Security/Medicare

Maximum taxable earning	
Social Security (OASDI only)	\$147,000
Medicare (HI only)	No limit

Standard Mileage Rates

Business purposes	58.5¢ per mile
Medical purposes	18¢ per mile
Charitable purposes	14¢ per mile
Moving purposes	18¢ per mile



TeleWealth Virtual Assistance

We know planning for the future isn't easy. Retirement Plan Specialists are available to help review your options and assist in creating a plan for your retirement.

Get started at
www.region10rams.org/telewealth
or contact the Advisor Hotline at 512-600-5204

IMPORTANT DISCLOSURES

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This brochure includes forward-looking statements. All statements that are not historical facts are forward-looking statements, including any statements that relate to future market conditions, results, operations, strategies or other future conditions or developments and any statements regarding objectives, opportunities, positioning or prospects. Forward-looking statements are necessarily based upon speculation, expectations, estimates and assumptions that are inherently unreliable and subject to significant business, economic and competitive uncertainties and contingencies. Forward-looking statements are not a promise or guaranty about future events.

CITATIONS

¹Ghosh, P. (2021, May 6). A Third Of Seniors Seek To Work Well Past Retirement Age, Or Won't Retire At All, Poll Finds. Forbes. <https://www.forbes.com/sites/palashghosh/2021/05/06/a-third-of-seniors-see-to-work-well-past-retirement-age-or-wont-retire-at-all-poll-finds/?sh=7ca8b79a6b95>

²Skufca, B. L. (2020, January 1). Midlife Adults Are Supporting Parents and Adult Children. AARP. <https://www.aarp.org/research/topics/economics/info-2020/midlife-adults-providing-financial-support-to-family-members.html>

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