### **O HUB** TCG InvestQ ESC REGION 13

# 457(b) Retirement Savings Plan

A Section 457(b) plan is a special type of employer-sponsored retirement plan that certain governmental employers, and other tax-exempt organizations can establish for their employees.

Your employer offers a 457(b) plan as a way to help you save for life beyond your full-time working years. Contributing regularly to a 457(b) can help give you the power and confidence to retire with more in your pocket to cover housing, health care, vacations, bills, and other expenses upon retirement.



#### 2024 Contribution Limits

You can contribute 100% of your compensation up to \$23,000, whichever is less. If you are age 50 or older, you can contribute up to an additional \$7,500 for a total of \$30,500. You can contribute to both 403(b) and 457(b) plans simultaneously.



#### **Plan Highlights**

- Plan is overseen by an Investment Oversight Board made up of Superintendents, HR Directors, and Chief Financial Officers, ensuring the needs of educators are represented
- Low, transparent fees
- Wide range of investments to choose from—including managed portfolios, target date funds, and self-directed options
- No 10% early distribution tax/penalty
- No surrender charges or hidden fees
- No product commissions
- Full control on starting/pausing contributions

#### Get started at www.tcgservices.com/InvestQ

Enrollment assistance\* is available at **www.tcgservices.com/telewealth** or by calling the Enrollment Hotline at 800-943-9179.





## **How to Register**

#### Create your 457(b) account in minutes!

- 1. Start at www.tcgservces.com/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 contact us using the information below.

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

Let's begin your journey to financial independence!	Enrollment Hotline
Begin by entering the name of your employer: Q Example ISD Search	Call <b>800-943-9179</b> for help getting started
Available Plans for Example ISD 457(b) Savings Plan <b>?</b> Enroll	Call Me Back

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TCG, a HUB International company | 900 S. Capital of Texas Hwy, Suite 350, Austin, TX 78746 Customer Service: 800.943.9179 | www.tcgservices.com

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