

## EMPLOYEE RETIREMENT BENEFIT

## What is a 457(b) Savings Plan?

457(b) is an employer-sponsored, voluntary retirement plan that allows you to save money in a pre-tax (Traditional) or after-tax (Roth) account. Contributions to the plan are salary-deducted from your paycheck and automatically deposited into your 457(b) retirement savings account. Once separated from service, withdrawals from a 457(b) account are not subject to a 10% early withdrawal penalty.

The InvestQ 457(b) plan offers employees personalized guidance and flexible strategies to start the process of saving for retirement. TCG Advisors delivers investment advice and plan administration solutions that are transparent and cost-effective. The plan does not have any surrender charges or penalties upon distribution. To get started, simply visit [www.tcgservices.com/investq](http://www.tcgservices.com/investq) and establish your account.

### Traditional Savings Account (Pre-Tax)

- Contributions are made before tax, meaning your money grows faster
- Withdrawals are taxed (ordinary income)
- Tax benefits are available same year
- Suitable for those looking to reduce their current income tax liability

### Roth Savings Account (After-Tax)

- Contributions are made after tax, meaning your money grows tax-free
- Withdrawals are tax-free (certain conditions apply)
- No tax deductibility for current year
- Suitable for investors who want tax-free income during retirement

### 2020 Annual Contribution Limits

In 2020, you can contribute 100 percent of your compensation up to \$19,500, whichever is less. If you are age 50 or older, you can contribute up to an additional \$6,500 for a total of \$26,000. You may simultaneously contribute to both 403(b) and 457(b) plans.



Get started at [www.tcgservices.com/InvestQ](http://www.tcgservices.com/InvestQ)

Enrollment assistance is available at [www.tcgservices.com/telewealth](http://www.tcgservices.com/telewealth) or by calling the TCG Advisor Hotline at 512-600-5204.

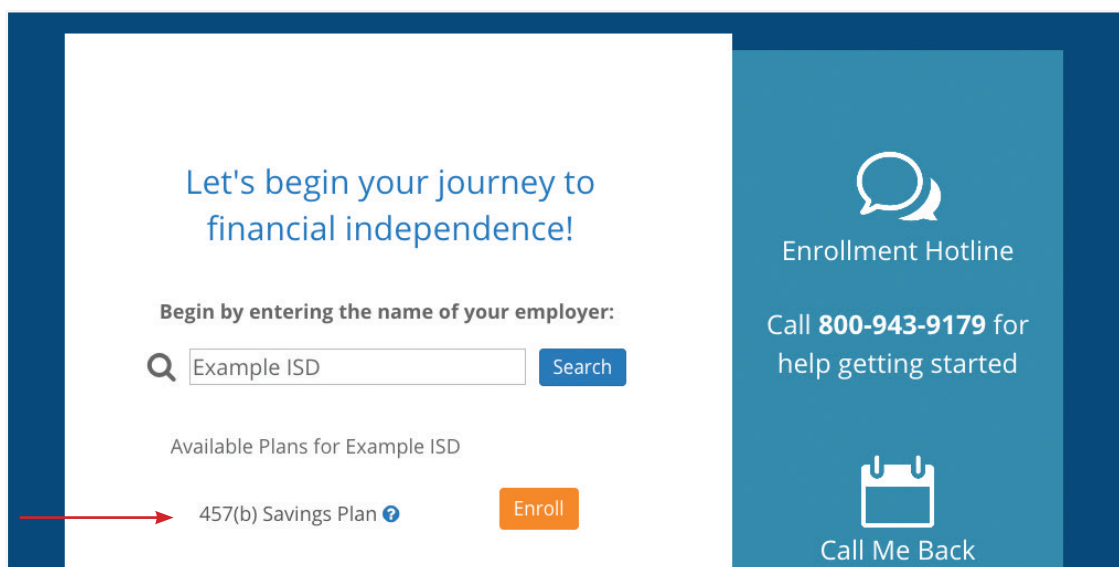
# How to Register

## Create your account in five minutes!

1. Start at [www.tcgservices.com/InvestQ](http://www.tcgservices.com/InvestQ) 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 contact us using the information below.*

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



The screenshot shows a registration interface. On the left, a white box contains the text "Let's begin your journey to financial independence!" followed by "Begin by entering the name of your employer:". Below this is a search input field with "Example ISD" and a "Search" button. Underneath, it says "Available Plans for Example ISD" and lists "457(b) Savings Plan" with an "Enroll" button. A red arrow points to the "457(b) Savings Plan" option. On the right, a blue sidebar contains an "Enrollment Hotline" section with the phone number "800-943-9179" and a "Call Me Back" button with a calendar icon.

For questions or investment help please call us @ 512-600-5204  
or schedule a virtual meeting at [www.tcgservices.com/telewealth](http://www.tcgservices.com/telewealth)