

KNOW YOUR OPTIONS

403(b) vs 457(b) Plan Comparison

Feature	457(b)	403(b)
Contribution maximum limits (can contribute to both plans)	2021: \$19,500; \$26,000 age 50+	2021: \$19,500; \$26,000 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% (goes away at age 59½)
Investment options	Managed allocations 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 (comprised of superintendents & CFO's).	No
Distribution restrictions	Funds can be requested upon: <ul style="list-style-type: none"> • Age 59½ • Separation from employer • Disability • Death • Unforeseeable emergency 	Funds can be requested upon: <ul style="list-style-type: none"> • Age 59½ • Age 55 and/or leaving employer • Disability • Death • Financial hardship
Financial hardship distributions	<ul style="list-style-type: none"> • Medical care • Casualty loss 	<ul style="list-style-type: none"> • Medical care • Foreclosure/eviction • Tuition payment • Buying a home • Funeral costs • Home repair costs • Disaster relief
Loans	Permitted; loans from all qualified plans limited to the lesser of 50,000 or 50% of vested account balance.	Permitted; loans from all qualified plans limited to the lesser of \$50,000 or 50% of vested account balance.
Required minimum distributions	RMD rules apply at age 72 or later, severance from service, or after death.	RMD rules apply at age 72 or later, severance from service, or after death

Have questions? We're here to help.

TeleWealth Virtual Assistance is available at www.tcgservices.com/telewealth or by calling the TCG Advisor Hotline at 512-600-5204.

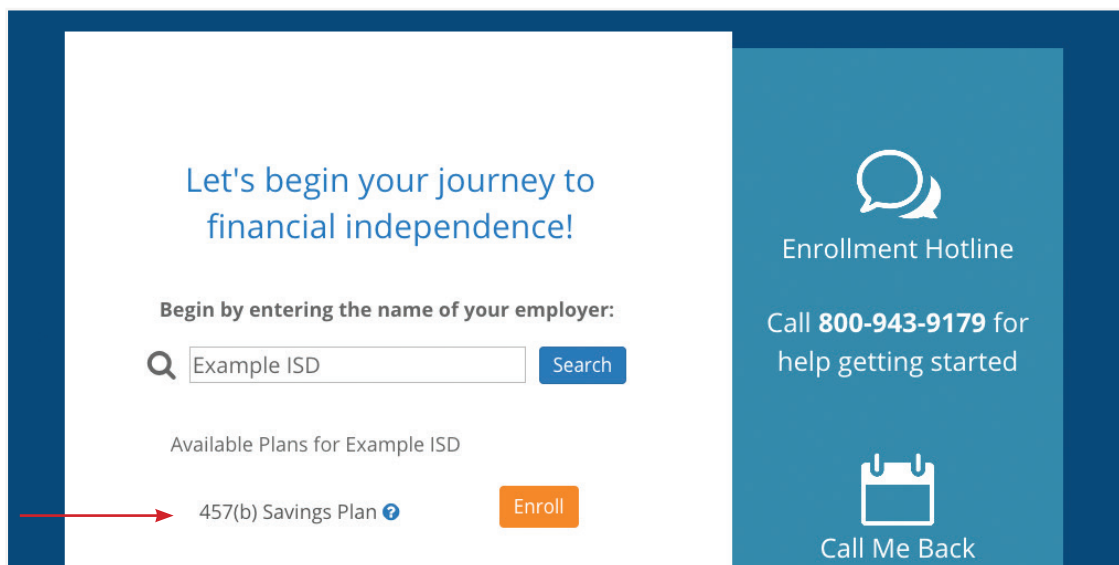
How to Register

Create your account in five minutes!

1. Start at www.tcgservices.com/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 web interface for enrollment. The main heading is "Let's begin your journey to financial independence!". Below this, it says "Begin by entering the name of your employer:" followed by a search bar containing "Example ISD" and a "Search" button. Underneath, it lists "Available Plans for Example ISD" with one option, "457(b) Savings Plan", which is highlighted with a red arrow. To the right of this option is an "Enroll" button. On the right side of the interface, there is a blue sidebar with a speech bubble icon and the text "Enrollment Hotline" and "Call 800-943-9179 for help getting started". At the bottom of the sidebar is a calendar icon and the text "Call Me Back".

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