

457(b) Plan Notice

2026 PLAN YEAR



To All Employees:

As your 457(b) Plan Administrator, we would like to make you aware of your eligibility to participate in your employer's 457(b) retirement plan. The 457(b) plan is a voluntary plan that allows you to defer a portion of your paycheck to a savings account to use when you choose to retire.

This is a great benefit offered by your employer to help you bridge your retirement income gap and lower your taxes. Under federal tax law, you do not have to pay income taxes on your contributions or account earnings until you take the money out of the plan.

Important Points About Your 457(b) Plan:

- A. **You may start, stop or change your payroll deduction contribution to the Plan at any time.** The deadline for doing this for each pay period is on the TCG website. Please visit www.tcgservices.com, click on **Forms** and search for your employer. Next, select the **457(b)** tab you will see a link to access the pay period schedule.
- B. You may contribute up to \$24,500 for 2026 if you are under age 50, \$32,500 if you are age 50 or over, and \$35,750 if you are ages 60-63.
- C. To see other Plan features for your employer, such as whether your Plan allows Roth 457(b) contributions, go to the Summary Plan Description found in the same tab as described in item A. above.
- D. If you do not have Internet access or need assistance, please call Customer service at (800) 943-9179 and we can assist by phone.

Important Notice If You Work For Another Employer or Have a Business of Your Own

1. The limits for voluntary employee deferrals to 401(k) and 403(b) plans aggregate across all employers. You cannot defer more than the total deferral limit to all plans. This does not apply to 457(b) plans; 457(b) MAC is separate from 401(k)/403(b) MAC.
2. If you have an organization or business of your own and contribute to a 457(b) plan sponsored by that organization, all contributions (employee and employer) would have to be aggregated with all your contributions to this plan.
3. If you work for another unrelated employer and contribute to a 457(b) sponsored by another employer, all contributions (employee and employer) would have to be aggregated with all your contributions to this plan.
4. If any of the above situations apply to you it is important that you:
 - a. Obtain advice from a tax professional.
 - b. Notify TCG at customerservice@tcgservices.com or call (800) 943-9179. Please provide the name of your employer, current 457(b) plan name and the other retirement plans in which you participate. Please include the type of plan and whether you have any ownership in the sponsoring organization. This must be done as soon as possible.

Why do I need to save if I already qualify for a pension plan?

Your pension may not replace all of your income in retirement. The average retiree receives 60-65 percent of their income at retirement. For example, if your current salary is \$5,000 per month and your retirement benefit equals 65 percent of your current salary, you will receive \$3,250 each month. However, research indicates that retirees must receive 90-95 percent of their income in retirement to maintain their current standard of living. In the above example the member has a shortfall of \$1,750 per month.

Why should I contribute to a 457(b) Plan?

- Bridge your retirement income gap
- Lower your taxes
- Contributions are payroll-deducted

Contact Us

Toll Free: 800.943.9179

Fax: 888.989.9247

customerservice@tcgservices.com

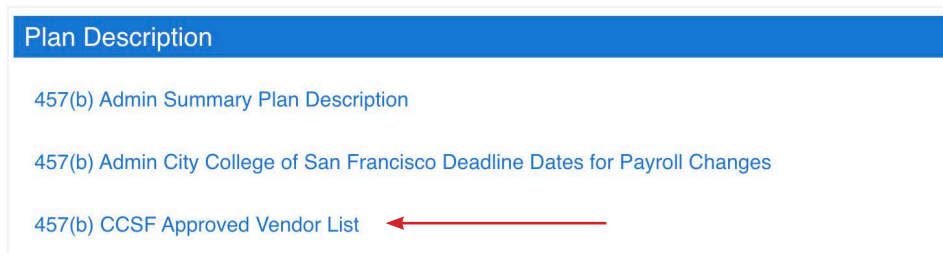
www.tcgservices.com

900 S Capital of Texas Hwy, Suite 350, Austin, TX 78746

How to Register

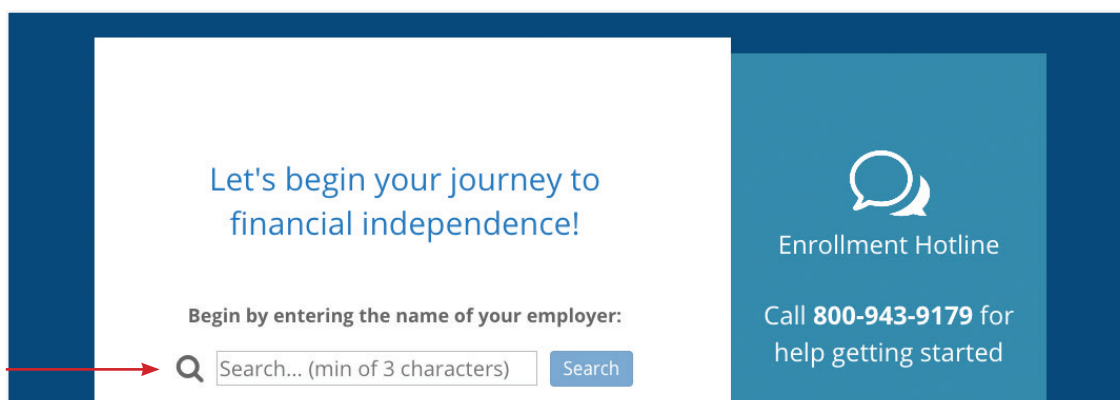
Step One: Create an account with an approved vendor

1. Visit www.tcgservices.com/documents.
2. Search for your employer and open the 457(b) Approved Vendor list.
3. Evaluate and contact a vendor on the list and contact them directly to establish your retirement account.




Step Two: Set up your TCG 457(b) administration account

1. Visit www.tcgservices.com/enroll.
2. Enter the name of your employer and select the 457(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.




For questions, please call us at **800-943-9179**

Contact Us

 Toll Free: 800.943.9179 Fax:
888.989.9247

 customerservice@tcgservices.com

 900 S Capital of Texas Hwy,
Suite 350, Austin, TX 78746

 www.tcgservices.com

