



Retirement Plan Solutions for Public Employees

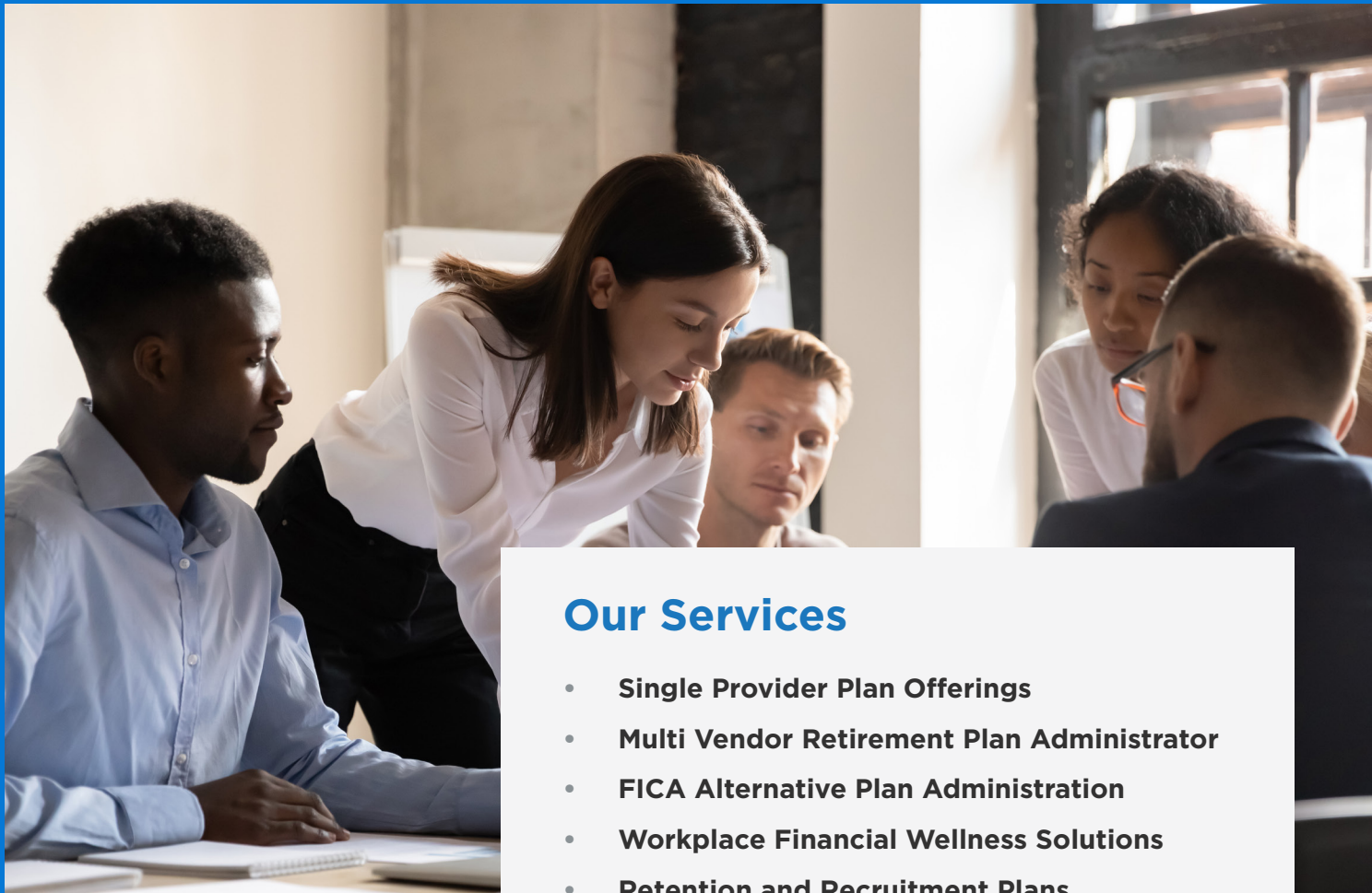
Investment, Administration, and Financial Education Services

Your employees deserve the best. Give them the resources they need to get closer to financial freedom.

According to a 2022 study by the Employee Benefit Research Institute, **7 in 10 employees** feel they **need their employer's help** in feeling healthy and **financially secure**. Offering a retirement plan and financial education program can help your staff increase their financial confidence and retirement readiness.

But handling things on your own without experienced guidance can be problematic — and being a retirement plan administrator and fiduciary brings additional risk to both you and your district.

At TCG, a HUB International company, we offer specialized solutions designed to help reduce your time spent on administrative duties and financial education so you can have more time back to run your organization. And with a successful program in place, you are in a better position to attract and retain valuable employees.



Our Services

- **Single Provider Plan Offerings**
- **Multi Vendor Retirement Plan Administrator**
- **FICA Alternative Plan Administration**
- **Workplace Financial Wellness Solutions**
- **Retention and Recruitment Plans**

About HUB Retirement and Private Wealth (HUB RPW)

We can help your employees save for and transition to retirement with confidence.

Who we serve

- ✓ **Organizations**
 For-Profit Companies, Not-for-Profit Organizations and Governmental Entities
- ✓ **Individual and Families**
 Mass affluent and high net worth
- ✓ **Employees**
 Workforce and executives

National Reach | Local Leadership



Retirement Plans

9,200

Retirement plans under advisement**

Advisory

\$148B+

Retirement plan and private wealth assets under advisement**

HUB's Commitment and Experience Serving the Needs of Educators



\$18B

Retirement plan assets or treasury assets of schools, colleges, or learning institutions under management*



1,395,000+

Educators*



1000+

Education Institutions*

1HUB International Limited ("HUB") owned RIAs, broker dealers, third party administrators, and other unregulated entities provide services ("services") such as but not limited to: investment advisory, consulting, financial planning, discretionary asset management, and retirement plan administration and recordkeeping to over 1,000 entities ("entities") who provided services public or private relating to education such as k-12 schools, preschools, colleges and universities, institutions, academies, and public school districts. These entities employ at least 1,395,000 individuals who receive services directly or indirectly from HUB. The retirement plan assets of treasury assets of these entities to which HUB provides services represent \$18,546,608,665 in assets under management as of 12/31/2022.

Focused on Employee Success

As a leader of your organization, you work to recruit the best employees to help bring positive outcomes for students, parents, and the community at large. If you want to hold onto good workers, you'll need to give them what will keep them from looking elsewhere — a path towards financial success.

At TCG, a HUB International company we're committed to designing solutions that take into account the needs of both your organization and your workforce. We're here to help you attract and retain better employees through solutions that put them first.

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.

Here's what you get by working with us:

Employer Experience

- Dedicated Client Success Manager
- 4-week onboarding process
- Single Third Party Administrator
- Fiduciary oversight by TCG Advisors
- Single platform for easy file transfer
- Plug and play payroll integrations

Participant Experience

- One call center and website for plan services
- Mobile app to view information on demand*
- Consolidated view of multiple plans
- Unlimited confidential 1:1 financial meetings
- Financial education platform (FinPath)
- Year-round communication

*only available for select plans



**Help your employees
plan for the retirement
they deserve.**

Five Pillar Philosophy

HUB RPW works with plan sponsors nation wide to design employee retirement plans that best suits the needs of both companies and their workforce. As investment fiduciaries, we work solely on your behalf and are committed to your success.

We adhere to a high fiduciary standard of care, enabling you to offer a diversified mix of investment options, education and personalized counseling to your employees as they pursue their retirement goals. More importantly, we use the five pillars below to ensure each one of our clients receives the best possible experience.

1 Plan Design

Studies show that plan design can have the single largest impact on participant outcomes. Along with industry trend updates, we provide peer and industry comparisons, which helps ensure your plan is competitive for retaining and recruiting top talent.

2 Fiduciary Service

As a registered Investment Advisor, HUB's RIAs are held to a fiduciary responsibility to act in our client's best interest.

3 Investment Consulting

We work with you to develop and properly maintain your Investment Policy Statement. A formal, objective, and consistent process is the best way to protect the organization and benefit your valued employees.

4 Participant Advice

Positive participant outcomes are based on well-educated participants and that is why we devote extensive resources to provide plan education. Technology tools cannot be a complete substitute for personal interactions but can assist in leveraging conversations when employees need them most.

5 Plan Oversight

Administering a plan is not easy for plan sponsors and managing providers can be burdensome. The best advisors provide support to simplify searching for providers, as well as the ongoing management, benchmarking, and review of current providers.

Single Provider Retirement Plan

403(b) and 457(b) Administration and Investment Advisory Solutions

The 403(b) and 457(b) are voluntary retirement savings plan designed for employees of state and local governments, as well as a many tax-exempt organizations. Enrolling in a 403(b) and 457(b) savings plan could help bring financial stability and security for life upon retirement. By participating, your employees can lower their current taxes, earn tax-free income, reduce their retirement income gap, and live a comfortable life after retirement.

Working with our 403(b) and 457(b) program allows you to spend less time on plan administration and investment planning, and more time overseeing your organization. By establishing a plan, you are in a better position to attract and retain your valuable staff members. TCG Advisors delivers investment advice and TCG Administrators handles plan administration in a transparent and cost-effective manner.

Benefits for Employees

- Investment advice and educational workshops by Retirement Plan Specialists
- Access to FinPath Wellness program**
- No surrender charges and transparent fees
- No commissions
- Access to basic estate planning and tax preparation services***
- Pre-tax and after-tax (Roth) salary deferrals*
- Range of cost-effective investment options, including target date funds, risk-based models, and self-directed funds
- Mobile app access*

Benefits for Employers

- Fiduciary oversight on plan investments
- Employee education services
- Oversight by investment advisory committee composed of Superintendents and Chief Financial Officers
- Plan and participant reporting*
- Tailored and streamlined implementation*
- Plan compliance and audit support*
- Paperless transactions*



Additional Single Provider Retirement Plan Features

Flexible TeleWealth Meetings

Getting help with managing debt, improving credit, understanding retirement plans, and other important financial topics is easy and flexible.

Our TeleWealth Virtual Meeting tool allows your staff to schedule appointments from virtually anywhere. No one has to face financial challenges alone. Our team is available via live video chat or phone where and when you need them.

TeleWealth is available to all employees.

TeleWealth is offered through TCG Advisors TCG Advisors LLC, A HUB International company.



Tax Prep and Estate Planning

As an added benefit to having retirement dollars managed by the RAMS program, participants can access to tax preparation and estate planning services at no additional cost.

HERE'S WHAT'S COVERED:

TAX PREPARATION SERVICES

- ✓ NW-2 Income Tax Preparation
- ✓ Limited interest and dividend reported on a 1099-INT or 1099-DIV
- ✓ Standardized Deductions or Itemized Deductions
- ✓ Earned Income Tax Credit
- ✓ Child Tax Credit
- ✓ Unemployment Income Reported on a 1099-G
- ✓ Social Security Income 1099-SSA
- ✓ Alimony Income Where Applicable
- ✓ Education Credit(s)
- ✓ Teacher Tax Credit
- ✓ Retirement Savings Credit
- ✓ HSA 5498 and 1098-SA
- ✓ Energy Savings Credits
- ✓ State Domicile(s) – Veterans
- ✓ 1040x Amended Return on a needs basis if return originally prepared by TCG

ESTATE PLANNING SERVICES

- ✓ Basic wills and guardianship documents
- ✓ Review Estate Planning Documents
- ✓ Strategies to Improve Estate Planning Situation
- ✓ Develop Summary of Your Current Estate Planning Situation and Preparing Estate Projections
- ✓ Alignment of Estate Planning Guidance with Retirement/Financial Planning and Investment Goals

Multivendor Retirement Plan Administration

As a third party administrator, TCG can manage your organization's multiple 403(b) and 457(b) vendors established compliance standards, providing low cost administrative support, and integrating with turnkey implementation. Partnering with TCG Administrators for your compliance needs means less time spent on plan administration and more time on managing your organization.

Audit Support

Experienced in plan audits, TCG will be by your side so you don't have to worry about a lack of understanding the requirements or suffering federal penalties. Our support includes providing financial records and documentation, assisting in the development of memos, and responding to auditor inquiries.

Secure Online Systems

Financial information and data is important to keep safe. As more data becomes digitized, privacy is taking on greater importance. TCG uses a combination of cutting edge technology and industry best practices to protect your personal and financial information.

Benefits for Employers

- Turnkey plan implementation
- Plan compliance and legal support
- Vendor oversight and management
- Communication support
- Plan education
- No cost to organization
- Paperless transaction

Benefits for Employees

- Transparent fee structure
- Bilingual customer service support from US-based representatives
- Loans/distributions processed daily
- Online access to submit forms and check distribution status
- Paperless transactions



FICA Alternative Plan Administration

The FICA Alternative (also known as 3121) plan is designed to provide an individual investment plan to qualified part-time, seasonal, and temporary government agency employees who do not qualify for a state or government pension. The FICA Alternative Plan replaces social security and satisfies federal requirements:

Federal law (OBRA 90) mandates that employees of public agencies who are not members of the employer's existing retirement system as of 1/1/1992, be covered under Social Security or a qualifying alternate plan.

Social Security requires the equivalent of 12.4% of an employee's salary be contributed each month (6.2% employee, 6.2% employer) The employer determines who makes the required 7.5% contribution; employee or employer contributes the entire 7.5%, or a combination.

Benefits for Employers

- Employer saves the matching 6.2% Social Security contribution
- Fiduciary oversight by a committee of school superintendents and chief financial officers
- Full plan administration & compliance support.
- Professionally managed portfolio options
- Turn-key implementation

Benefits for Employees

- Employees keep the money they contribute instead giving it away to Social Security
- Distributions processed daily
- No surrender charges or vendor penalties
- No commissions or inactivity fees
- Upon eligibility, participants can rollover contributions to a qualifying voluntary retirement plan

You can expect:

As a fiduciary with a legal obligation to act in our clients' best interests, TCG Advisors creates plans that put you and your employees first. We can conduct a plan analysis to determine the effectiveness of your current fee structure as well as evaluate any potential fiduciary risk assumed by your organization.



Cost-effective fees[†]

Our low-cost, transparent fees are on a percentage basis, helping accounts with small balances avoid losing funds, particularly if they terminate their employment.



Fiduciary oversight*

The Investment Advisory Committee is overseen by ESC Region 10 with committee members made up of Superintendents, Executive Directors, and Chief Financial Officers.



Advanced reporting*

Comprehensive financial reports are provided on a quarterly basis to help your organization understand and properly monitor plan investments.



Daily distributions[†]

Distributions to participants are processed daily opposed to plans where participants have a mandatory one year waiting period after plan termination to receive their savings.

[†]Investment services provided by TCG Advisors. ^{*}Administration services provided by TCG Administrators.

Transferring your FICA Alternative Plan

Transfer your existing plans

As a fiduciary with a legal obligation to act in our clients' best interests, TCG Advisors creates plans that put you and your employees first. We can conduct a plan analysis to determine the effectiveness of your current fee structure as well as evaluate any potential fiduciary risk assumed by your organization.

Consider the following questions about your current provider to determine if you are providing your staff with the best benefit for their future.

- Is your plan provider a true legal fiduciary working in your organization's best interest?
- Do you understand the fee structure? Are high fees depleting the account balances of your staff?
- Are investments managed by a committee? Do you know them personally?
- Are you receiving regular financial reports with informational metrics?
- Do your employees have a waiting period after plan termination to receive their savings?



We can help establish a new plan for your organization

If your organization does not currently offer a FICA Alternative plan to employees, starting one could bring big savings. Our team will evaluate potential benefits to your organization and draft an implementation plan to help your staff save effectively.

401(a) Retirement Plan Services

A 401(a) is a retirement savings plan that allows accumulation of tax-advantaged funds for retirement with contributions coming from the employer, the employee or both. As employers look for ways to provide more comprehensive benefits and improve employee retention, considering a 401(a) plan can be a great next step.

In general, employers can customize a 401(a) plan to address a variety of goals such as improving employee retention, attendance, campus based goals (for school districts), health/welfare goals, retirement plan participation and more.

How the plan works

An employer will make contributions on the employees' behalf to a 401(a) account established for each participating employee. The employer's contributions to an employee's account are based on a certain formula. This may include a match of the employee's own contributions to the employer's 457 or 403(b) plan (401(k) for non-governmental employers), or in some cases, the employee's contribution to the 401(a) plan (usually only for city and county governments if the employee contribution is mandatory).

The employer's plan can also be established with a formula that offers employer contributions based on other criteria established by the employer within the design features available. Examples of incentive based contributions for governmental plans include longevity, attendance, campus based goals (for school districts), health/welfare goals and many others.

Benefits for Employers

- Attracts and retains top talent
- Provides tax advantages
- Boost employee engagement and satisfaction
- Enhances productivity and loyalty
- Reduces turnover and training costs

Benefits for Employees

- Individual account ownership
- Contribution-based benefits
- Potential investment growth
- Plan flexibility (defined contribution or defined benefit)
- Lifetime income option (for defined benefit plans)



Workplace Financial Wellness

Helping employees move from surviving to thriving

Financial stress has become the norm in the US, with almost 70% of Americans reporting that they feel stressed about money. Stagnant wage growth, mounting debt, and financial struggles of friends and family members only make it more difficult to break a cycle of poor financial health.

At FinPath, we are committed to providing solutions that help empower individuals of all income backgrounds reach financial success. Since our founding, our mission has been the same: to promote financial education and help people understand how significant each financial decision can be.

We understand that while people of distinct socioeconomic backgrounds face hardship at their respective income levels, financial stress is present and can take a detrimental toll on their personal wellbeing. The challenges that come with managing this stress can be especially difficult for those who were not raised in a culture of saving and planning for the future.

Our team strongly believes the best approach to achieve financial wellness is through continuous education and active engagement with financial coaches that help bridge the gaps on complex topics. These same core beliefs are exactly what power FinPath and our mission to improve the financial future of our communities.



The five stages of financial wellbeing

At FinPath, we understand not everyone is at the same level in their financial journey. Our focus is to empower the shift from surviving to thriving. Below are the five stages we've identified most people fall under at some point in their lives. Our financial coaches work directly with employees to help them determine what stage they are currently at and what steps they need to take to move forward and live their best financial life.



Surviving

Living paycheck to paycheck, often having to put expenses on credit cards or payday loans.



Coping

Have barely enough to make end's meet but are stuck with debt and not saving any money.



Building

Have some money put away but not ready for a big unexpected emergency.



Planning

Ready to handle unexpected expenses and still continuing to save each paycheck.

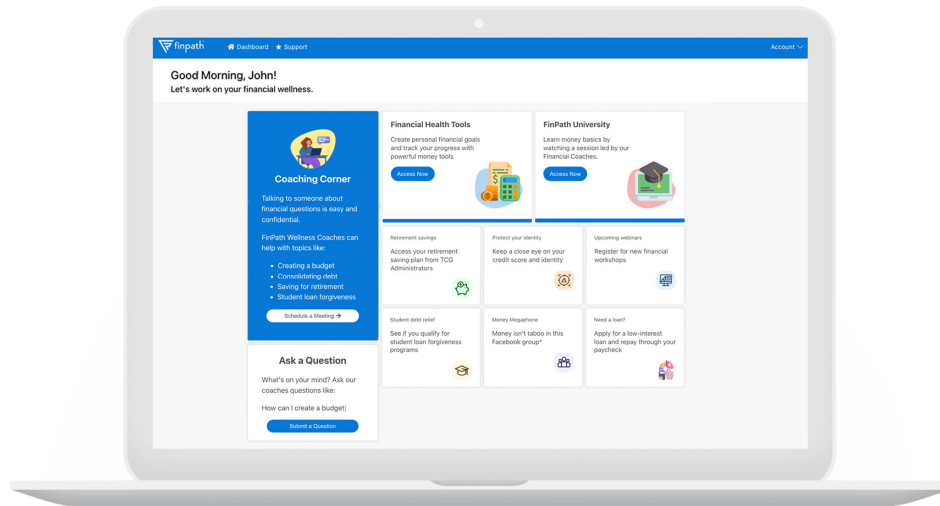


Thriving

Little to no debt other than mortgage. Contributing to long-term financial goals. Confident and thriving.

Meet FinPath

A financial wellness program designed to help individuals take control of their money with the help of certified financial coaches and powerful online financial health tools.



Main Components



Financial Health Tools



Confidential; 1:1 Coaching



FinPath University

Areas of Focus

EMERGENCY SAVINGS

From day one, we work hard to help individuals prepare for the next financial shock with a solid emergency savings strategy.

BUDGETING & SPENDING

Financial success doesn't require a lot of money—it just requires a little extra planning. We help give each dollar a purpose.

DEBT MANAGEMENT

Piling debt can make it hard to move forward. We help explore potential debt forgiveness options and create a plan to pay down debt.

CREDIT SCORE IMPROVEMENT

Credit worthiness is crucial to financial success. We work to identify areas of opportunity to improve credit scores.

SMART BORROWING

If faced with an emergency expense, payday loans and pulling from retirement savings is often the answer. We provide a better alternative.

SECURITY & PROTECTION

No plan is complete without protection. We help identify areas of need and encourage individuals to seek coverage.

Important Disclosures

Investment advisory services offered through TCG Advisors LLC, a HUB International company, an SEC registered investment advisor. Insurance Services offered through HUB International. Recordkeeper and Third Party Administrator services offered through TCG Administrators, a HUB International Company. FinPath is offered through RPW Solutions.

HUB International, owns and operates several other entities which provide various services to employers and individuals across the U.S.


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The information contained in this presentation is not intended to be a complete discussion of all federal or state income tax requirements. This information cannot be used by an investor to avoid any income tax penalties that may be imposed under the Internal Revenue Code. Investors should seek advice from a financial and/or tax advisor about the potential tax implications of their investments through TCG Advisors or HUB International, based on their individual circumstances.

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