

# Check the progress of your future

Do you know how much you will receive from TRS or ORP, from Social Security, and from your Voluntary Retirement Savings Plans in retirement? Now may be a good time to find out!



# **Retirement Expressway Interactive Sessions**

Bring your laptop to the GSC, along with an estimate of your savings and years of TRS service for a personalized view of your progress toward your retirement objectives. Using the Texas A&M <u>My Retirement Overview</u>, you can estimate how much you need to save for your financial future, measure your progress and find out about any potential gaps. You can also test how various savings amounts will impact your take home pay today.

# Register using the links below

#### My Retirement Overview

Texas A&M University GSC Room 101 B&C Tuesday March 25, 2025 <u>8:30am - 10:00am</u> <u>10:30am - 12:00pm</u>

## **My Retirement Overview**

Texas A&M University GSC Room 101A Wednesday March 26, 2025 <u>8:30am - 10:00am</u> <u>10:30am - 12:00pm</u>

## Space is limited in these interactive sessions, so REGISTER NOW!\*

To get the most out of your session bring an estimate of:

- 1. Your personal retirement savings amount (or statements)
- 2. Your years of TRS service
- 3. Social Security Estimates (available at SSA.gov)

\* Registration required

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

**IMPORTANT:** The illustrations or other information generated by *My Retirement Overview* regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

For 403(b)(1) fixed or variable annuities, employee deferrals (including earnings) may generally be distributed only upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: Hardship withdrawals are limited to employee deferrals made after 12/31/88. Exceptions to the distribution rules: No Internal Revenue Code withdrawal restrictions apply to '88 cash value (employee deferrals (including earnings) as of 12/31/88) and employer contributions (including earnings). However, employer contributions made to an annuity contract issued after December 31, 2008 may not be paid or made available before a distributable event occurs. Such amounts may be distributed to a participant or if applicable, the beneficiary: upon the participant's severance from employment or upon the occurrence of an event, such as after a fixed number of years, the attainment of as tated age, or disability. For 403(b)(7) custodial accounts, employee deferrals and employer contributions (including earnings) may only be distributed upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: hardship withdrawals are limited to: employee deferrals and '88 cash value (earnings on employee deferrals and employer contributions (including earnings) may only be distributed upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: hardship withdrawals are limited to: employee deferrals and '88 cash value (earnings on employee deferrals and employer contributions (including earnings) as of 12/31/88).

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