

Voluntary Retirement Savings Plan Options

403(b) Retirement Savings Plan

A 403(b) plan is available for District employees. Employee contributions are made with pre-tax dollars into an investment account of your choice from a certified list through JEM Resource Partners (JEM). A listing of eligible companies can be found at www.Region10Rams.org.

Employees wishing to setup a 403(b) deduction through the District should go online to the JEM website at www.Region10Rams.org. If you need assistance, please call JEM at 800-943-9179.

Complete details of the 403(b) plan can be found in the RAMS 403(b) pamphlet.

ESC Region 10 457 Retirement Savings Plan

The 457 Cooperative is a retirement savings program that allows you to voluntarily put money aside for retirement. You choose what portion of your compensation you want deducted from your paycheck each pay period up to a maximum allowed by law. Your contributions are made on a pre-tax basis to allow you to save more dollars towards retirement.

To enroll, go to www.Region10Rams.org and click on login, then follow the instructions for new participants. The password is carro457. You can also contact JEM at 800-943-9179.

Please contact the district' Benefit Office at 972-968-6120 or 972-968-6114 if you have additional questions.