

Introducing...



FFInvest 457(b) Retirement Plan

We are excited to announce the FFINvest Retirement Plan that is now available. The FFINvest 457(b) Retirement Plan is a comprehensive plan funded by Net Asset Value Mutual Funds. It is a competitive & simple, yet flexible plan with a 401(k) type of approach.

Plan Highlights:

• Multiple Investment Options

The plan provides 21 different investment options to take advantage of changing investment market conditions, including American Funds, Vanguard, Harbor, and Delaware. There are also Bond Funds and Target Date Retirement Funds to choose from.

• Roth (After-Tax) Deduction Option Available

• Rollovers/Transfers

Rollovers/Transfers are accepted into the plan from other retirement plans, including IRA's

• Retirement Savings Contributions Credit (Saver's Credit)

An individual may be able to take a tax credit of up to \$1,000 (\$2,000 if filing jointly) for making eligible contributions to an employer-sponsored retirement plan.

• NO IRS Penalty

NO 10% IRS penalty for withdrawals prior to age 59 ½

• NO Front-End Sales Charge

There are NO sales charges taken from contributions. This means that 100% of all contributions are invested and start working for you.

• NO Deferred Sales Charge

• Client Friendly Technology & Communication

- » Retirement Education Center: <http://ffinvest.my457account.com>
- » Toll-free telephone number: 1-866-848-0258
- » Interactive website: www.my457account.com
- » Personalized Benefit Projections
- » Loan Option
- » [Blog / Calculators](#)
- » [Quarterly Newsletter](#)
- » [Quarterly eStatement](#)



Contribution Limits for 2020

\$19,500 – under age 50

\$26,000 – age 50 and over

ENROLL NOW

Enroll Online Now!

- » Go to www.my457account.com
- » Select "[Retirement Plan Login](#)"
(upper left hand corner, above InvesTrust logo)
- » Select "[New User](#)"
- » Enter Plan Password (case sensitive): **Galena**

If you have questions, please contact an InvesTrust Retirement Plan Specialist at 1-866-848-0258, Monday-Friday, 8:00 a.m. to 5:00 p.m. CST.

For Questions or Information on how to enroll in the FFINvest 457(b) Retirement Plan, please contact ffinvest@ffga.com or 1-800-523-8422.



IT IS VERY IMPORTANT THAT YOU READ AND UNDERSTAND THE FOLLOWING: All investments involve some degree of risk. The funds are offered by prospectus, which contains more complete information regarding the investment objectives, risks, charges and expenses associated with an investment in the fund. Please be sure and review the prospectus at <http://ffinvest.my457account.com> before deciding to invest.