



**TEACHER'S  
PENSION**

Teachers' Pension, an educational-based company, is committed to providing all employees with timely, high quality, product-neutral retirement education so that all employees can make informed retirement decisions. Family-owned with children in the public-school system and with family members who are educators and administrators, we know and appreciate the value of our postsecondary education and the need for high quality education for both students and employees.

The current financial environment with State Pensions and Social Security is creating more than ever the need for employees to be informed, take action, and responsibility for their retirement. Currently, Pension programs in each state report that the average certificated employee will retire with a pension of just 56% of their final salary. Through timely and appropriate education and planning, employees can bridge the "Retirement Income Gap" to be closer to 100%. With the average district participation rate in supplemental 403b/457 plans at 20%, our goal is to partner with you to help increase participation through targeted education. Teacher's Pension ensures accessibility to this education for all employees, especially new employees just beginning their career in the district and classified employees who do not always have access to this education. Teacher's Pension works in hundreds of districts across the country, providing education to thousands of employees. We would appreciate the opportunity to share how other districts have partnered with Teacher's Pension to educate their employees, and the benefits for both employees and the district that have resulted from the partnership. Teacher's Pension seeks to support and enhance the current district programs, not replace them, by delivering targeted, customized retirement education to the employees at their campuses and in their departments. Through education, employees will be empowered to make more responsible retirement decisions, while providing a better future for their families.

In addition to no cost, unbiased retirement education, and as a full-service financial consulting firm, Teacher's Pension can assist with the selection of Third Party Administration, ancillary services, 125 flex accounts, and more.

I'm looking forward to visiting to answer any questions you might have for me.

Regards,

Erik NeVille – Chief Executive Officer

**213 S. SIERRA AVE.  
OAKDALE, CA 95361  
WWW.TPENSIONS.COM**



**PHONE: 800-474-1440  
FAX: 866-380-3379  
NPN# 11578231**