



For forms and employer plan information please visit [www.ffga.com](http://www.ffga.com)

**Toll Free:**

1-800-523-8422

**Fax:**

1-866-265-4594

**Email:**

[retirement@ffga.com](mailto:retirement@ffga.com)

**Mailing:**

First Financial Administrators, Inc.  
P.O. Box 670329  
Houston, TX 77267-0329

## LET'S GET STARTED

All employees are eligible to participate in a 403(b), a supplemental retirement plan option. This is a great way for you to plan ahead and think about your financial future. Retirement plans allow investment earnings which reduce taxable income and help you save for retirement.



## LET'S ENROLL

Please visit [www.ffga.com](http://www.ffga.com), "View Employer Retirement Plan" for a list of available investment providers in your employer's plan. Once you have a provider picked, then you need to enroll directly with the investment company. If you need assistance choosing a company, please use our agent search located on [www.ffga.com](http://www.ffga.com). Once your account is set up, please fill out First Financial Administrators, Inc. Salary Reduction Agreement and fax completed form to 1-866-265-4594. This form allows your employer to withhold 403b contributions from your paycheck, which will be sent to the investment company of your choice. SRAs are completed to start new deductions, increase, decrease or stop deductions.



## LET'S REVIEW YOUR OPTIONS

Keep in mind that not all plans allow the same options. The best way to see what your plan allows is to visit [www.ffga.com](http://www.ffga.com). Contributing to a 403(b) allows you to take advantage of savings tax credit. Refer to the plan to see if the option is available for you to have access to take a loan, rollover/transfer in or out of your employer's plan, switch funds between investment companies and receive funds in the event of a financial hardship( IRS guidelines apply).



**EMPLOYER PLAN OPTIONS:** \*Please visit [www.ffga.com](http://www.ffga.com), "View Employer Retirement Plans" to review the options available for your employer.

DISTRIBUTIONS	TRANSFERS*	ROLLOVERS*	EXCHANGES*	LOANS*	HARDSHIPS*
<p>You must have a qualifying event to withdraw your funds:</p> <ul style="list-style-type: none"> <li>• Age 59 1/2</li> <li>• Retirement</li> <li>• Separation from service</li> <li>• Disability</li> <li>• Death</li> </ul>	<p>Plan-to-plan transfers allow you to move previous 403b plan with a previous employer to a 403b with your current employer.</p>	<p>Employees are allowed to move funds to another qualified account once they have reached one of the following:</p> <ul style="list-style-type: none"> <li>• 59 1/2</li> <li>• Retirement</li> <li>• Separation of Service</li> </ul> <p>You may also roll funds over into your current employer's plan from a previous qualified account (457, IRA, 401k).</p>	<p>An exchange allows you to move funds from one investment provider to another within the same employers plan.</p>	<p>Loans under the 403 (b) plan.</p> <ul style="list-style-type: none"> <li>• Determine if your plan allows loans. And if only 1 or multiple loans allowed</li> <li>• Consult investment company about loan repayments since they are paid directly to the provider (generally within 5 years).</li> <li>• Loans are limited to 50% of your account value at the time loan is taken. (\$50,000.00 is the maximum amount per year)</li> <li>• Please consult your financial advisor if interested.</li> </ul>	<p>Employees may be able to take a hardship in the event of a heavy financial need.</p> <ul style="list-style-type: none"> <li>• Foreclosure/eviction</li> <li>• Purchase of a primary residence</li> <li>• Tuition (next 12 months)</li> <li>• Medical (last 12 months)</li> <li>• Funeral Expenses</li> </ul> <p>Please call the retirement services department at 1.800.523.8422 for additional information.</p>

# Universal Availability Notice

*First Financial Group of America*

## **Act Now to Maximize Your 403(b) and 457(b) Contributions**

In compliance with the requirements of IRC §403(b)(12)(A)(ii) this Notice will advise you of the voluntary 403(b) Program established and maintained for the benefit of all employees.

Now is the time to act if you wish to maximize your pre-tax contributions to the 403(b) and 457(b) Plans or make changes for this calendar (taxable) year.

Go to [www.ffga.com](http://www.ffga.com) to view your employers' retirement plan options and availability. You can also verify if the plan offers both 403(b) and 457(b) Plans before you decide how to proceed.

**Eligibility** - All employees who are employed by the Employer, including full and part-time employees.

**Contributions** - When you enroll in the program, the amounts you designate as salary deferrals are withheld from your wages and forwarded to an investment provider of your choice. Several types of contributions may be available in your plan:

**Pre-Tax Salary Deferrals:** These are amounts contributed into a 403(b) Plan that are deferred from your paycheck before federal income taxes are applied.

**Roth Salary Deferrals:** (If your plan allows) These amounts are also deferred from your paycheck, but are subject to federal income taxes. When you withdraw monies from a Roth plan the funds may be excluded from taxation. Special rules apply to Roth contributions and you should contact your tax advisor before electing this option.

For 2015, you may defer from your wages, a maximum of \$18,000 to all 403(b) and 457(b) plans unless you will reach 50 years of age during the year. In that case, you would be eligible to contribute an additional \$6,000. Deferrals may not exceed 100% of your wages.

**Rollovers:** (If your plan allows) You may also rollover funds from another employer's plan if you receive an eligible rollover distribution.

**Plan Investment Options** - Your contributions to the 403(b) Plan must be made to an investment provider approved by your Employer. Before enrolling in the plan, you must first establish an account with one of the Providers listed. Once you have executed an investment contract and established an account, you can begin making contributions.

**Assistance** - You may enroll in the plan or receive assistance with these provisions by contacting the plan's Third Party Administrator, First Financial Administrator, Inc. or a representative for one of the plan's Investment Companies listed on [www.ffga.com](http://www.ffga.com).

Additional information about the provisions and options in your plan are available by contacting First Financial Administrators at (800) 523-8422 or from the plan's web site, [www.ffga.com](http://www.ffga.com).

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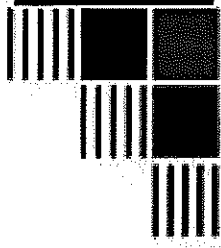
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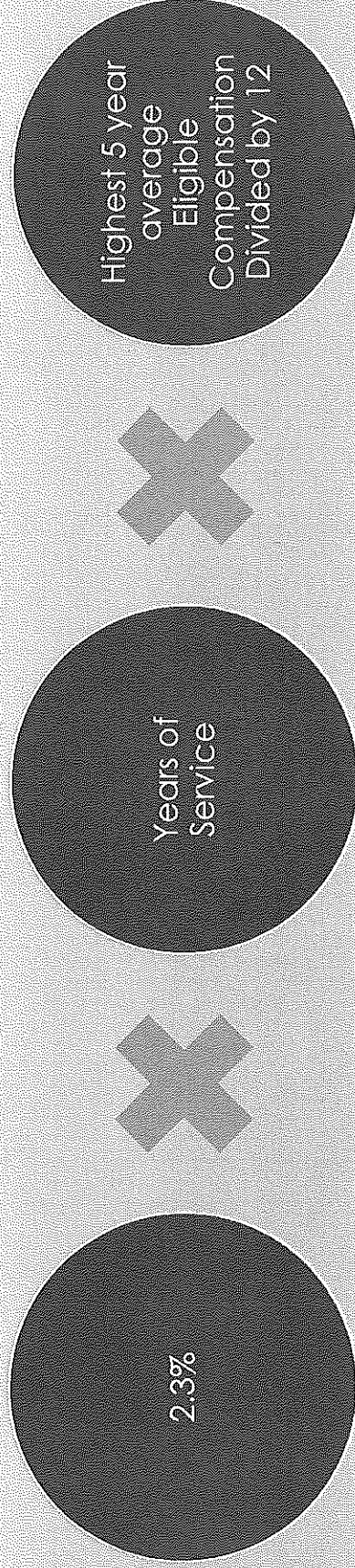
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# Service Credit

Service Credit is important because it is a key factor in calculating the amount of a monthly retirement annuity.

The basic formula is:



\*the multiplier increased to 2.3% effective 9/1/2001

Introducing...

# FFINVEST

457

## 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 T. Rowe Price. 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**

- » Quarterly Statement
- » Toll-free telephone number
- » Interactive website: [www.my457account.com](http://www.my457account.com)
- » Personalized Benefit Projections
- » Loan Option
- » Quarterly Newsletter

### Contribution Limits for 2015:

\$18,000 – under age 50

\$24,000 – age 50 and over

*For Questions or Information on how to enroll in the new FFINvest 457(b) Retirement Plan, contact your First Financial Account Representative.*



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 before deciding to invest.

# PLAN PERFORMANCE



**INVESTRUST**  
RETIREMENT SPECIALISTS

Data as of 12/31/2015	Style	Symbol	Expense Ratio	YTD	1 Year	3 Year	5 Year	10 Year
<b>MONEY MARKET &amp; FIXED INCOME</b>								
AUL Fixed Annuity	Fixed Annuity			N/A	2.0%	2.0%	N/A	N/A
Vanguard GNMA Adm	Gov't Bond	VFJIX	0.11	1.4%	1.4%	2.0%	3.2%	4.7%
Vanguard Total Bond Market Index Adm	Bond Index	VBTLX	0.07	0.4%	0.4%	1.3%	3.1%	4.5%
<b>BALANCED</b>								
American Funds American Balanced R6	Balanced	RLBGX	0.29	2.0%	2.0%	10.8%	10.2%	N/A
<b>LARGE CAP EQUITY</b>								
American Funds American Mutual R6	Large Value	RMFGX	0.30	-2.6%	-2.6%	12.2%	10.8%	N/A
Delaware Value® Inst	Large Value	DDVIX	0.74	-0.3%	-0.3%	14.8%	13.6%	7.6%
American Funds Growth Fund of Amer R6	Large Growth	RGAGX	0.33	5.7%	5.7%	15.9%	12.4%	N/A
Harbor Capital Appreciation Instl	Large Growth	HACAX	0.66	11.0%	11.0%	18.9%	14.3%	8.4%
Vanguard 500 Index Admiral	Large Cap Blend	VFIAX	0.05	1.4%	1.4%	15.1%	12.5%	7.3%
<b>MID CAP EQUITY</b>								
Vanguard Mid Cap Index Adm	Mid Blend	VIMAX	0.09	-1.3%	-1.3%	14.9%	11.5%	7.9%
<b>SMALL CAP EQUITY</b>								
Vanguard Small Cap Value Index Admiral	Small Value	VSIAX	0.09	-4.7%	-4.7%	12.9%	N/A	N/A
Vanguard Small Cap Growth Index Admiral	Small Growth	VSGAX	0.09	-2.5%	-2.5%	11.9%	N/A	N/A
<b>INTERNATIONAL EQUITY</b>								
Harbor International Institutional	International Value	HAINX	0.75	-3.8%	-3.8%	1.6%	2.4%	4.9%
Artisan International Investor	International Growth	ARTIX	1.17	-3.9%	-3.9%	6.0%	6.7%	5.0%
American Funds Europacific Growth R6	International Blend	RERGX	0.49	-0.5%	-0.5%	5.4%	4.0%	N/A
<b>ASSET ALLOCATION FUNDS</b>								
Vanguard Target Retirement Income Inv	Balanced	VTINX	0.16	-0.2%	-0.2%	3.7%	4.9%	5.0%
Vanguard Target Retirement 2015 Inv	Balanced	VTXVX	0.16	-0.5%	-0.5%	6.2%	6.3%	5.4%
Vanguard Target Retirement 2025 Inv	Balanced	VTTVX	0.17	-0.8%	-0.8%	7.9%	7.2%	5.5%
Vanguard Target Retirement 2035 Inv	Balanced	VTTHX	0.18	-1.3%	-1.3%	9.2%	7.9%	5.8%
Vanguard Target Retirement 2045 Inv	Balanced	VTIVX	0.18	-1.6%	-1.6%	9.5%	8.1%	5.9%
Vanguard Target Retirement 2055 Inv	Balanced	VFFVX	0.18	-1.7%	-1.7%	9.4%	8.2%	N/A

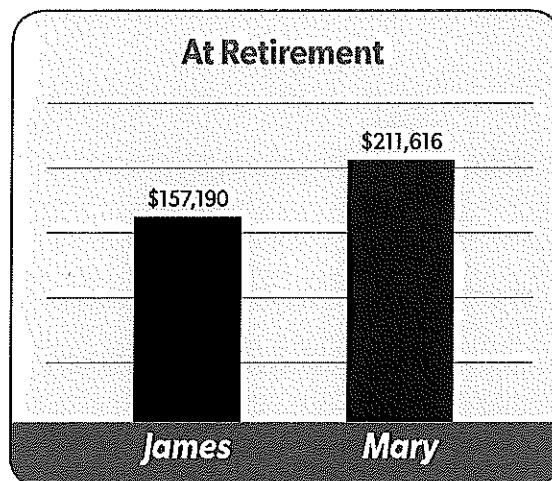
*Disclosure: Past performance is no guarantee of future results. Redemption value may be more or less than original cost. Data used to compile this report was obtained from sources deemed reliable. All investments are subject to risk, including loss of principle. Risk is defined as fluctuation in returns from one period to the next and the potential for loss. A well diversified portfolio may help investors reduce the risk associated with investing. However, diversification does not insure protection against a loss in a declining market. This report has been prepared for the purpose of providing a comparison among the advisors and indices shown herein. Indices are for comparison only. The inclusion of an advisor in this report should not be considered an endorsement or recommendation. \*The expense ratio is represented by the net prospectus expense ratio. Source: Morningstar Direct*

### As the saying goes... "Time is Money"

#### Acting Sooner Can Pay Off

James didn't start saving in his company's retirement plan until he was 45 years old. Contributing \$300 a month to the plan for 20 years, he saved a total of \$72,000. Mary, however, took advantage of her company's retirement plan at age 25. Contributing only \$100 a month for 20 years, she saved a total of \$24,000. Both James and Mary retired at age 65. Because Mary started early, she ended up with far more than James, even though he contributed three times as much per month and more overall. As you can see, it is important to start saving for retirement now.

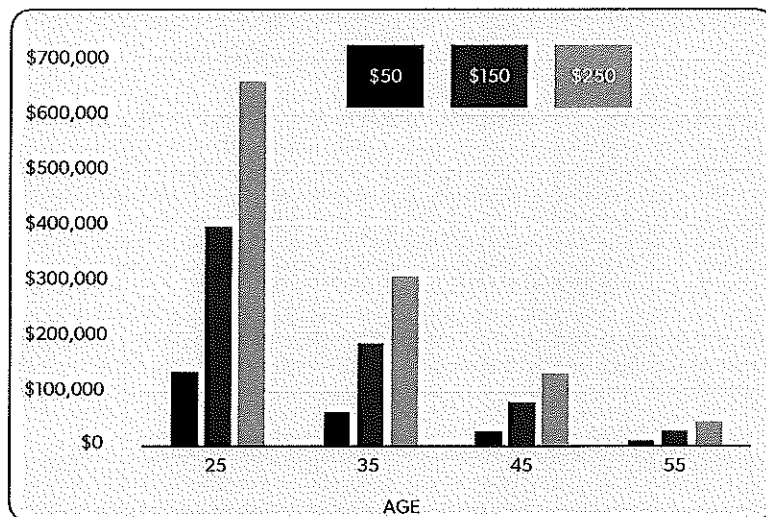
\* assumes an average return of 7%



These two profiles perfectly illustrate the benefits of getting started today!

And this chart lists the amount that could be saved if you make a contribution of \$50, \$150, or \$250 per month. This is based on retirement at age 65 and using a 7% return.

Age	\$50.00	\$150.00	\$250.00
25	\$132,006	\$396,018	\$660,030
35	\$61,354	\$184,062	\$306,770
45	\$26,200	\$78,597	\$131,000
55	\$8,704	\$26,112	\$43,520



**The sooner you start to save, the more likely you are to reach your retirement goals.**

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 before deciding to invest.