

What is the Harlingen Retirement Plan?

The Retirement Plan is your municipality's new pension plan. The city of Harlingen has decided to replace Texas Municipal Retirement System (TMRS) for new employees beginning October 1, 2007. The City believes that this will benefit employees and the City. Under the new plan, you will have a choice as to how your pension assets are invested.

The City has appointed Trustees for the Plan. They constantly review all aspects of the



Plan and investments. The Trustees meet with the Investment Advisor every quarter to review the Plan investment performance.

The Harlingen Retirement Plan provides low cost access to a pre-screened list of high quality mutual funds, along with professional asset allocation modes managed by the Investment Advisor.

The Harlingen Retirement Plan

- ◆ Professionally Managed Portfolio Options
- ◆ No-Load Mutual Funds
- ◆ You Have Control of How Your Funds are Invested
- ◆ You Are Always 100% Vested in Your Contributions and the City's Contributions

TO GET MORE INFORMATION GO TO
www.TheRetirementSolutionOnline.com

OR

CONTACT THE PLAN ADMINISTRATOR

Plan Administrator

Phone: (800) 943-9179

Fax: (888) 989-9247

Address: 4201 Bee Caves Rd C-101
Austin, TX 78746

Email: info@jemtpa.com

Website: www.TheRetirementSolutionOnline.com



THE CITY OF HARLINGEN RETIREMENT PLAN

GIVING CONTROL AND
OWNERSHIP TO THE CITY
OF HARLINGEN
EMPLOYEES!

To Enroll:
Go to
www.TheRetirementSolutionOnline.com
New to the System? Enroll Now!

User ID: Social Security Number
Password: Last 4 Digits of
Social Security Number

Vesting & Contributions

Contribution Schedule

Years of Tenure	Employee Contribution	Employer Contribution	Total Contribution
0 - 5	5%	5%	10%
6 - 10	6%	6%	12%
11 +	7%	7%	14%

Plan Description

The Harlingen Retirement Plan is a tax-qualified plan under Section 401(a) of the Internal Revenue Code. Please see the Summary Plan Description form for more information.



Investment Advisory Services

The city of Harlingen Retirement Plan contracts with TCG Advisors, LP to provide investment advisory services. TCG is a highly respected firm which accepts fiduciary responsibility for investment recommendations. Fiduciary responsibility requires TCG to put the needs of the Plan participants above all else. As the Investment Advisor, TCG only recommends what is appropriate and prudent for Plan participants. TCG monitors the performance of all Plan investment options. TCG makes recommendations for replacement of underperforming investments.

Neither TCG Advisors nor the city of Harlingen Retirement Plan accept any compensation from investment or mutual fund companies. This ensures no bias in recommending investment options.

TCG Advisors, LP is an independent Registered Investment Advisor.



Online Resources

The following information is available at:

www.TheRetirementSolutionOnline.com

- ◆ **Account balance**
- ◆ **Investment options**
- ◆ **Prospectus and investment performance**
- ◆ **All forms**
- ◆ **Additional Plan information**

Managed Portfolios

- ◆ **Preservation Model**
Suited for those individuals who do not wish to assume much risk and are adverse to the ups and downs of the equity (stock) market. Approximately 50% Bonds, 50% Cash
Retirement: Less than 5 years away
- ◆ **Conservative Model**
Suited for those individuals who are adverse to risk but want a little exposure for growth to offset the effects of inflation. Approximately 25% Equities, 75% Bonds
Retirement: Less than 10 years away
- ◆ **Moderately Conservative Model**
Is suited for those individuals who are conservative but want and are willing to accept the risk of Growth with Income. Approximately 50% Equities, 50% Bonds
Retirement: 10 - 20 years away

*This is the **Default** Plan and if you don't make an selection you will automatically be assigned to the Moderately Conservative Portfolio until you go online and make changes.*
- ◆ **Growth Model**
Suited for those individuals who are interested in growth and are willing to assume the risk of a fluctuating equity market. Approximately 75% Equities, 25% Bonds
Retirement: 10 - 30 years away
- ◆ **Aggressive Growth Model**
Suited for individuals who are interested in growth and are willing to assume the risk of the fluctuating equity market. They have time to recover from a potential loss if a long term downturning market occurs. This investor is seeking above average returns. Approximately 100% Equities
Retirement: over 20 years away