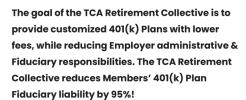


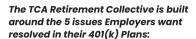
Announcing

401K TCA MEMBER BENEFIT!

CUSTOMIZED PLANS



ISSUE RESOLUTION



- Ease of Administration
- Protection from Fiduciary Liability
- Compliant
- Pay Reasonable Costs
- Serviced by experienced National Providers

IN ADDITION

Members with 100+ employees, the TCA Retirement Collective has an agreement with a National CPA firm, to provide annual Plan audits at a deeply discounted rate.

CONTACT

Texas Construction Association
Patrick Finnegan - Vice President of Operations

E: Pfinnegan@texcon.or

P: 512-473-3773



ANNOUNCING THE TEXAS CONSTRUCTION ASSOCIATION RETIREMENT COLLECTIVE

We're excited to announce the Texas Construction Association (TCA) Retirement Collective, which is a group 401(k) Plan program, known as a Multiple Employer Program. It's exclusively designed for TCA member to provide 401(k) Plans to their employees.

The TCA Retirement Collective functions as your Company's 401(k)Plan support team so you & your staff do not have to act as 401(k) Plan experts.

The TCA Retirement Collective provides lower Plan fees because it's a 401(k) Plan "cooperative" with many Adopting Employers. The TCA Retirement Collective provides volume pricing & passes those lower fees to each Member that becomes an Adopting Employer & their employees. Each TCA Member has a customized 401(k) Plan design that's based on each Member's unique needs & goals.

PROVIDES A THREE-LAYER FIDUCIARY "PROTECTIVE SHIELD" FOR EACH ADOPTING EMPLOYER

The TCA Retirement Collective provides a three-layer Fiduciary "protective shield"for each Adopting Employer by including the services of:

- The Retirement Advantage serves as the ERISA 3(16)Administrative Fiduciary & Administrator
- Raymond James Financial serves as the ERISA 3(38) Investment Fiduciary
- Ameritas Retirement Plans as the recordkeeper & investment provider