

## **Peabody Public Schools – 403B Providers**

Ameriprise Financial, Inc.

Brighthouse Life Insurance Company

Equitable - Samuel Ruiz 781-737-8237

Global Atlantic Financial Group

Great American Life Ins. Co

Lincoln Investment Planning Inc. – Brad Smith 978-921-8147

MetLife

Security Benefit

Voya Retirement Ins and Annuity – Teri Finigan 781-796-9869

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## **Peabody Public Schools – 457 Providers**

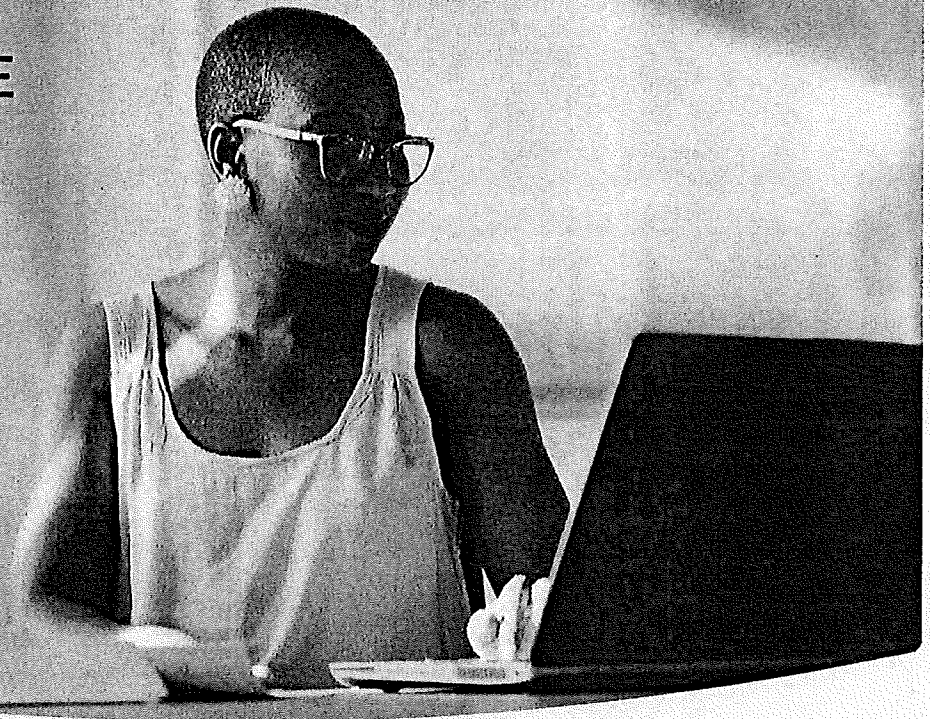
Nationwide Retirement Solutions

Voya Financial – Teri Finigan 781-796-9869



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ADVISORS

## Plan for the retirement you imagine



As you prepare for the new school year, you may want to consider enrolling in your school district's 403(b) plan. A 403(b) is a tax-deferred retirement savings plan for educators that allows you to save a little now to pursue your vision of the future.

Decide how much you want to contribute.



Your contributions are automatically deducted from your paycheck, and you can change the amount at any time.

Choose how you want to invest.



Develop your own investment strategy or get guidance from a financial professional.

Watch your money grow tax-deferred over time.



You won't pay income taxes on your contributions or earnings until you make a withdrawal.

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**Invest in your future with a 403(b) plan. Contact me to get started.**

**Samuel Ruiz**

Financial Advisor

Cell: 657-296-0698 Office: 781-237-8237

Samuel.Ruiz@Equitable.com

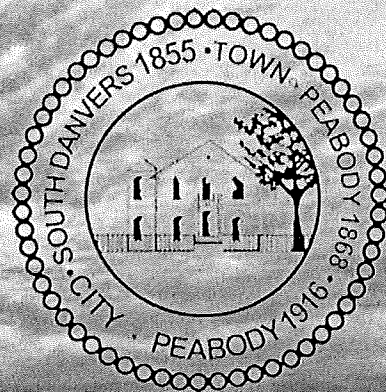
<https://newengland.equitableadvisors.com/>

**Take the next step today!**



Equitable Advisors, LLC 93 Worcester Street, Suite 103 Wellesley, MA 02481

# Do something good for yourself



City of Peabody Massachusetts VK0257

## It's easy to get started

The steps you take today will affect how you spend tomorrow. On your journey to retirement, do something good for yourself by planning ahead for the kind of future you envision. Start by setting a little aside regularly for the kind of retirement you can look forward to by enrolling in your employer's retirement savings plan.

1

Go to [enroll.voya.com](http://enroll.voya.com)

2

Enter plan number  
VK0257

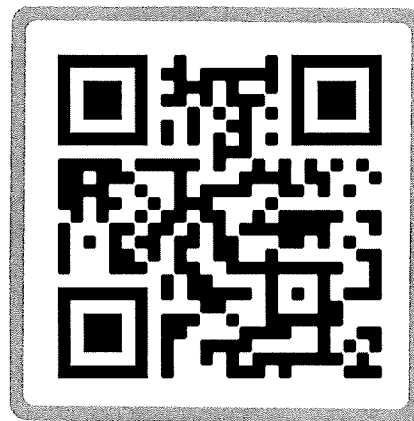
3

Enter verification number  
063158

### Enroll Me™

#### 5 reasons to enroll now

1. Make changes anytime
2. Save automatically
3. Help lower your taxable income
4. Invest your way
5. Take your money with you



## Enroll Today!

For more info contact:  
Teresa (Teri) Finigan  
781-796-9869  
[finigant@fin-plans.com](mailto:finigant@fin-plans.com)

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