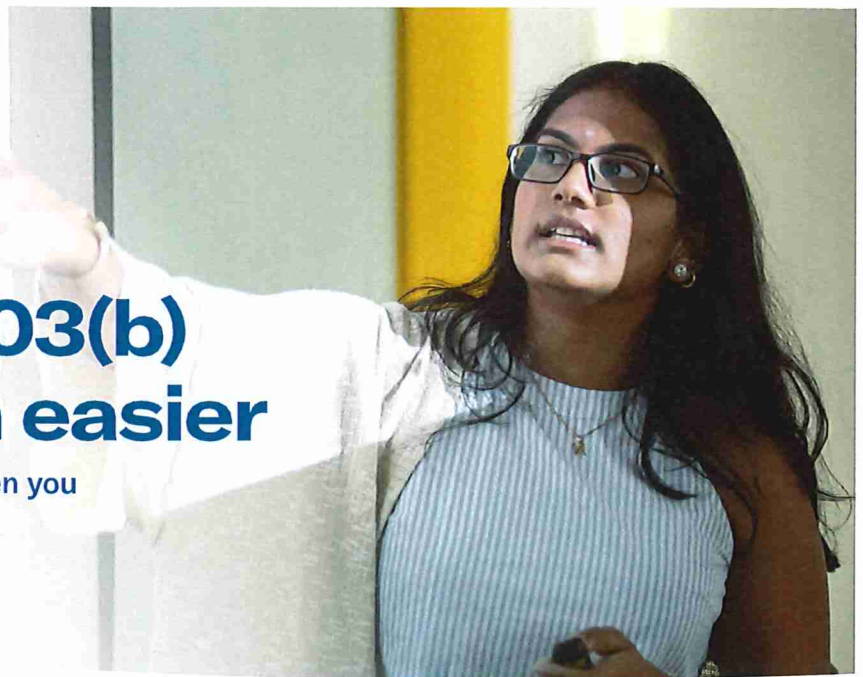




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Enrolling in a 403(b) has never been easier

Enjoy financial well-being in retirement when you enroll in a 403(b) online today.

The process to sign up is easy, featuring:



An intuitive, guided process. Enter your personal details.



Custom investment selections. Our financial professionals commit to your future as if it were our own with an adaptive approach and powerful strategies. Together, we'll work to turn today's goals into tomorrow's accomplishments.



Financial professional guidance. After entering your information, a financial professional will contact you to finish the enrollment process.

The benefits of a tax-deferred savings plan include:

- **Pretax savings** — Contributions are made before federal income taxes are withheld, lowering your current taxes.
- **Timing** — The earlier you start, the more time your savings have to grow.
- **Flexibility** — Control the amount you want to contribute and the type of investment option.
- **Investment options** — Choose from well-recognized, professionally managed investment options to meet retirement goals.
- **Rollover option** — Your contributions are yours, even if you change employers, because you can roll over the vested balance into another tax-deferred savings account or IRA.

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Enroll today



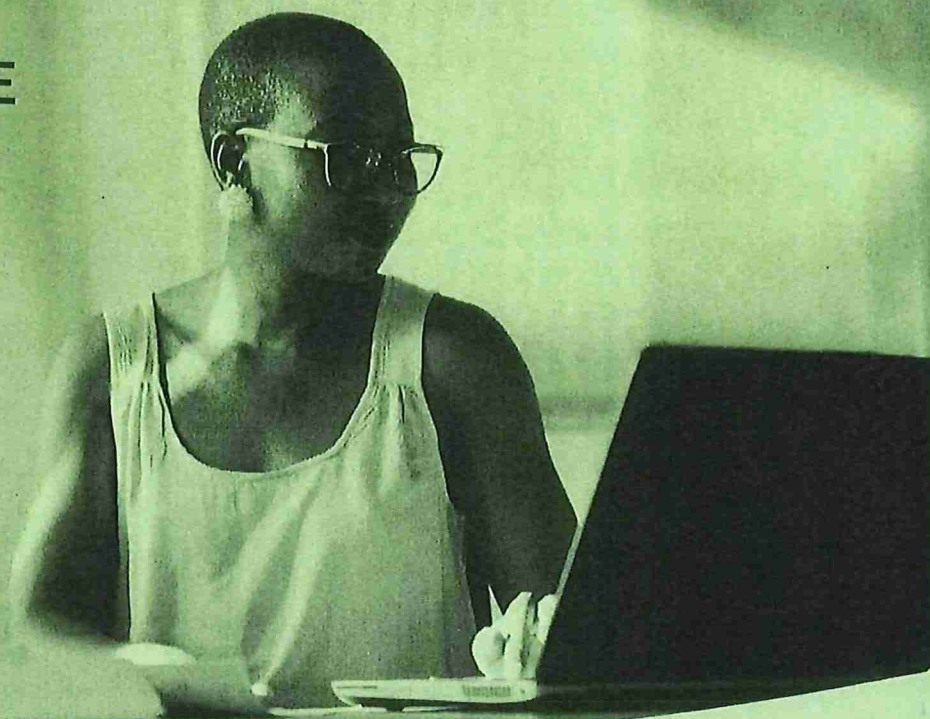
Schedule a meeting



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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.

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Take the next step today!





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Facts about a 403(b) plan

Preparing for a comfortable retirement

Understanding your 403(b) plan

Most educators are eligible for pensions, which may cover only a portion of expenses down the road. A smart way to boost your retirement income is through a tax-deferred savings plan, such as a 403(b). Specifically designed for educators, a 403(b) provides the flexibility to adjust as your needs change, and helps you achieve the retirement you deserve.

How a 403(b) plan can help

Every dollar counts

You can set your own goals and start saving whatever amount works for you. You have the flexibility to start or stop and increase or decrease your contributions, up to the federal maximum, at any time.

It's automatic

Because your savings are deducted right from your paycheck, you pay yourself first. That can make it easier to save. You can contribute with pretax dollars and, if your plan permits, Roth after-tax dollars.

It's flexible

You select the investments you're most comfortable with — and change them when you want.

Your money grows

Your money grows tax-deferred until you withdraw it from your account, which is typically when you're retired and in a lower tax bracket. One way to grow your investments more quickly is by reducing the amount of tax you pay along the way. Since your contributions, plus all of your earnings, stay invested for the future, your money grows faster than if it were in a taxable account.

The boost from pretax contributions

A 403(b) plan lets you save more than you could in a regular savings account or other taxable investment.

Here's how it works:

Let's say you can budget \$1,000 to save each month. If that \$1,000 is deducted from your paycheck pretax (and you're in the 24% tax bracket), you could actually increase the contribution to \$1,315.78. Your take-home pay would still only be reduced by \$1,000. There's no change to your budget, but there's an extra \$315.78 available for potential earnings in your 403(b).

And if \$1,000 per month is more than you can save right now, remember that every dollar counts. Look at the difference saving with pretax dollars means at any amount.

If you can budget:	\$100	\$200	\$500	\$750	\$1,000
The pretax equivalent would be:	\$131.57	\$328.94	\$657.89	\$986.84	\$1,315.78

The power of tax deferral

One of the other benefits of a 403(b) plan is that, once your money is in there, it can continue to grow tax-free.

Let's think about your \$1,000 contribution again. If that \$1,000 went straight into your bank account — or into a taxable investment — you'd owe \$240 in taxes (again, assuming a 24% tax bracket), so only \$760 of your \$1,000 would be available for you to spend or save.

Instead, if you contribute to a 403(b) plan, straight from your paycheck, the full \$1,000 — and any amount it earns — remains invested for the future.

Questions you may have

Q Can I roll over a 403(b) from my previous job?

A Yes, you can roll over funds from other retirement plans, including 401(k), 401(a), 457(b), IRA or SEP into your 403(b) (and roll funds from your 403(b) into other retirement plans, if your employer's plan allows).

Q How much can I contribute?

A Up to \$22,500 per year or 100% of your compensation, whichever is lower.¹

Q Is there any way to contribute more?

A If you're age 50 or older, you can also make catch-up contributions of up to \$7,500 per year. And if you have 15 years of service or more with the same employer, you may be eligible to contribute an additional \$3,000 per year, up to a maximum of \$15,000.

Q Once I start, do I have to keep contributing at the same rate?

A No, you can stop or change contributions at any time, as long as your employer's plan allows.

Q When can I access my money?

A You can withdraw money with no penalty:

- Starting at age 59½ or at age 55 if you stop working; or
- Earlier if the need for the withdrawal is caused by death, disability or medical hardship that meets specific requirements.

You're required by regulations to take distributions starting at age 72 or the year you stop working, whichever comes later. Also (if the plan permits), beginning in 2020, a participant can take a penalty-free withdrawal of up to \$5,000 in a year to cover childbirth or adoption expenses.

Q Can I borrow from my account sooner?

A You can borrow a percentage of your account value if your employer's plan allows. You must repay the loan within 5 years, or within 10 years if the loan was used to buy your primary residence.

Putting it all together

Look for flexible investment options

A 403(b) is a long-term investment strategy. As your goals change over time, your retirement plan should evolve as well. Look for a well-rounded mix of investment options that allows you to make choices that match your own goals, needs and tolerance for risk at every stage of life.

Take advantage of a guiding hand

A common trait among top savers is they get help from a financial professional and educational resources to guide smart choices and keep their plan on track as life evolves. It can lead to higher account balances and more confidence in your future. So take advantage of the personal attention, digital tools and 24-hour account access that your employer's plan offers.

Get smart about costs

Here are some questions you should ask — and your plan provider should have clear answers ready: What sales charges or administrative fees does the plan provider charge? Are they ever waived? When they report on performance of different investment options, are the numbers shown net of fees (or in other words, shown with the fees subtracted)?

Retirement is about making the most of what you have to achieve the freedom to pursue your passions. Consider how a 403(b) can help you feel empowered to make choices for a meaningful life as you define it, while finding fulfillment in your day to day.

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¹ This limit is effective through December 31, 2021, and will be indexed in future years.

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