

Reap The Benefits Of A Secure Retirement

Plan

Grow

Reap

Retirement is closer than you think. Will you be ready? Take a look at some of the advantages of participating in your 403(b) plan:

Save more for retirement

- › You can contribute more to a 403(b) TSA than to an IRA. In 2020, the maximum 403(b) plan contribution is \$19,500 vs. \$6,000 for an IRA. If you're 50 or older, or a long-time employee, you may be able to contribute even more.

Flexibility

- › You determine how much to contribute, up to IRS limits. At any time, you can decide to increase, decrease or stop your contributions.

It's automatic

- › Your contributions are automatically deducted from your paycheck and placed in the plan regularly.

Tax deferral

- › Contributions into your 403(b) are generally made before taxes are deducted. You can use this tax savings to maximize your 403(b) contributions and any amount contributed can grow without being eroded by taxes. You do not pay taxes until you withdraw your plan's money.*

Choice of products

- › We offer a variety of products to help fit your investment style.

Growth potential

- › Any earnings on your 403(b) plan can compound on a pre-tax basis until withdrawn. The longer your money is invested, the longer your money has to work for you.

Coordination of plans

- › You may earn more money for your retirement by contributing to both your 403(b) and 457 plans.

These are just a few of the powerful advantages of a 403(b) plan. Call me today to make an appointment to learn more and start preparing for your future.

When considering a variable annuity, you should consider the contract's and underlying portfolios' investment objectives, risks, charges and expenses carefully before investing. Call 800-789-6771 or visit GAIg.com to obtain a free prospectus containing this and other information to read carefully before investing.

** Withdrawals are subject to income tax, and if made prior to age 59½, may be subject to a 10% federal penalty tax. Distribution restrictions may apply under tax law and/or the provisions of an employer plan.*

Annuities issued by Annuity Investors Life Insurance Company®, Cincinnati, OH. Tax deferral in a qualified plan is provided by the plan and an annuity offers no additional tax deferral. Variable annuities are long-term investment vehicles. Investments in variable portfolios are subject to market risks so upon withdrawal, the value may be more or less than the amount of the original purchase payments.

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