

Preparing For A Secure Retirement

Topics addressed

- 403(b) plan basics
- Eligibility requirements
- Benefits of saving, especially with tax deferral
- Contribution limits

Target audience

- Clients who are interested in learning about 403(b) plans

Materials available

- Invitation (includes fillable section for seminar details and presenter's contact information)
- PowerPoint presentation
- Handout (includes fillable section for presenter's contact information)



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Top 10 Reasons To Participate In A 403(b) Plan

1. Affordable minimum contribution limit

Easy investment potential with as little as \$50 per month, deferred on a pre-tax basis.

2. Reduce taxes

Defer up to \$19,000 pre-tax in 2019 to a 403(b) plan.¹

3. Play “catch up” with contributions

Contribute an additional \$6,000 to your 403(b) as a pre-tax catch-up contribution, if you are age 50 or older.²

4. Special 15-years of service rule

If you have at least 15 years of service with a qualified employer, you may take advantage of special catch-up rules that permit you to defer up to an additional \$3,000 per year and a \$15,000 lifetime maximum.³

5. Additional benefit offering

Use your 403(b) assets to buy permissive service credits or to buy back forfeited years of service credits in State Defined Benefit Plans. The purchase of service credits is by a direct trustee-to-trustee transfer without taxes or IRS penalties. This direct transfer can occur even if you are under age 59½.

6. 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Any earnings on your 403(b) plan can compound on a pre-tax basis until withdrawn.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.

7. 403(b) is portable

Eligible rollover distributions from a 403(b) plan can be rolled into a Traditional IRA, 401(a), 401(k) plan, another 403(b) plan or a 457(b) Governmental plan.

8. Rollovers to 403(b) plans

Eligible rollover distributions from another 403(b) plan, a 457(b) Governmental plan, or 401(a)/401(k) plan or a taxable distribution from a traditional or SEP IRA may be rolled into a 403(b) plan.⁴

9. Loans and distributions

Loans may be available from a 403(b) plan. Additionally, distributions may be available for hardships.⁵

10. Coordination of plans

You may save more money for your retirement by contributing to both your 403(b) and 457(b) Governmental plans. Not all districts offer a 457(b) Governmental plan, but more districts are exploring this option.

¹ Figures reflect 2019 contribution limits and may increase annually based on inflation. Additional amounts may be contributed under the “catch-up” rules that may apply to your employer’s 403(b) plan.

² In order to make these catch-up contributions, your employer’s 403(b) plan must include this catch-up rule.

³ In order to make these catch-up contributions, your employer’s 403(b) plan must include this catch-up rule. These additional contributions are allowed only to the extent your total prior 403(b) elective deferrals are less than \$5,000 times your years of service.

⁴ Rollover contributions into a 403(b) plan are not subject to contribution limits.

⁵ Loans or hardship distributions are only available to the extent allowed by your employer’s 403(b) plan.

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Start Saving For Your Retirement Today!

Join a free informative session and learn how a 403(b) Tax-Sheltered Annuity may be the answer to your retirement needs. A financial professional from the annuity companies of Great American Insurance Group will be hosting the informational session to discuss:

- Why you should participate in a retirement plan;
- What a 403(b) retirement plan is and how it works; and
- How a 403(b) retirement plan benefits you.

Be sure to join and learn how you can start building a retirement income and gain financial security for your retirement years.

When:

Presented by:



Uncomplicate Retirement®

Follow the link to download the client-approved 403(b) Plans Presentation:

<https://gaconnect.com/docs/default-source/default-document-library/forms/ailic-materials/403b-plans-2016---client-approved.ppt>