



PLAN FOR YOUR FUTURE TODAY

403(b) & 457(b) Plans

A 403(b) and 457(b) are supplemental retirement plans which allow employees to contribute some of their salary to one or both plans. These plans are valuable sources of additional income to help employees bridge the "Retirement Income Gap" between their state pension and the income needed to cover expenses during retirement.

Benefits for participants:

- Supplement pension income
- Lower taxable income
- Pay off debt
- Tax-deferred growth on investment earnings
- Tax-free growth on ROTH investment earnings
- Ability to contribute to both 403(b) and 457(b) plans
- Reach financial goals



**TEACHER'S
PENSION**

For more information, schedule an individual meeting with a Teacher's Pension Educator by scanning the QR code or using the link below:
tpensions.com/meeting

