



## Now's the Time to Get Informed about Your Retirement Options and Benefits

As an employee of Galt Joint Union Elementary School District, you are eligible to participate in our 403(b) or 457(b) retirement plan. Participation in the plan not only helps you prepare for a more financially secure future, it can provide significant tax advantages today.



### Why Do I Need to Plan?

The Social Security Administration and personal financial planning experts suggest that you'll probably need 80% - 90% of your current salary to retire comfortably. To make sure you don't face a "retirement gap," you'll need your own supplemental retirement plan to make up the difference. **Get a FREE estimate of your STRS/PERS benefits to learn if you'll be set for your retirement or if you fall into the "retirement gap".** You can start out contributing small; every bit helps towards securing the retirement you will be comfortable with.

### Important Facts to Know

- 2013 "Normal Contribution Limit" ----- \$17,500.00
- Additional Age-Related Annual "Catch-Up" Limit, for 403(b) & 457(b) ----- \$5,500.00\*
- Additional 402(g) Contribution Limit for a 403(b) ----- Additional Amount Varies
- "Final 3 Years" Contribution Limit for a 457(b) ----- Additional Amount Varies

\*Contact TDS to confirm eligibility.

### Next Steps

Visit [www.403bcompare.com](http://www.403bcompare.com) for more information on investment providers available in our plan. Select a vendor, open an account and submit a Salary Amendment Agreement (SAA) to us to begin contributing. You can submit at any time throughout the year for starting, stopping or changing elective deferrals. It's as easy as that! The SAA form is available at [www.403bcompare.com](http://www.403bcompare.com).

To receive your **FREE** booklet, *A Guide to Your California Retirement Benefits*, and a report of your STRS/PERS benefits, contact TDS either by phone, web or mail; their contact info is listed below.

**CALL:** (866) 446-1072, option 4

• **CLICK:** [www.tdsgroupadmin.org](http://www.tdsgroupadmin.org)

• **MAIL:** in the form below

## INFORMATION REQUEST

- ☐ **YES** I would like to receive an estimate of my STRS/PERS benefits and the FREE booklet, *A Guide to Your California Retirement Benefits*.
- ☐ **YES** I want to find out if I have a "retirement income gap".

Name: \_\_\_\_\_

\*Yrs. of Service: \_\_\_\_\_ \*STRS \_\_\_\_\_ \*PERS \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Email: \_\_\_\_\_

School Dist./School: \_\_\_\_\_

\*DOB: \_\_\_\_\_ \*Unused Sick Leave: \_\_\_\_\_

*\*Information needed in order to receive a complete STRS/PERS benefit report. A TDS Representative may contact you to review your request for information.*

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