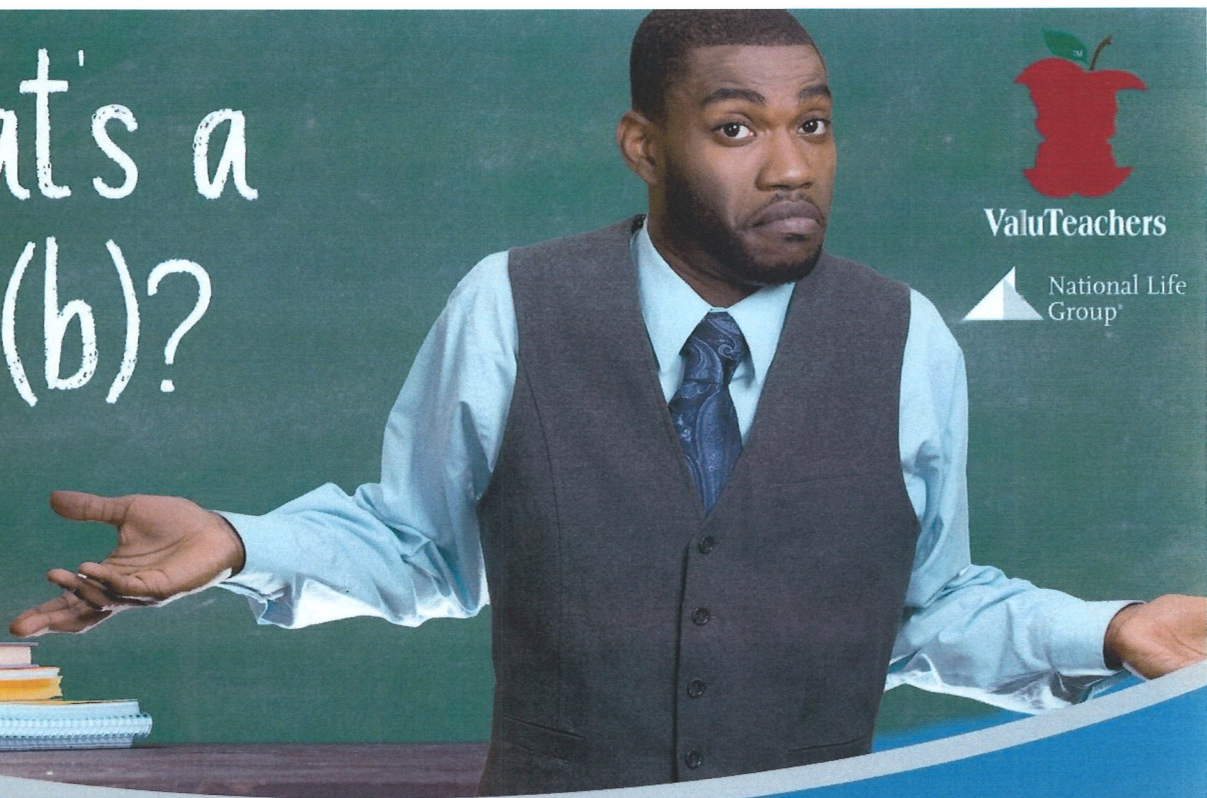
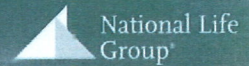


What's a 403(b)?



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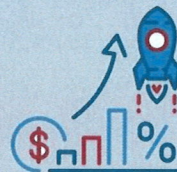


In most cases, your teacher pension won't be enough to retire on. So you need a way to supplement your retirement, and a 403(b) is a great way to help you secure your retirement dreams.

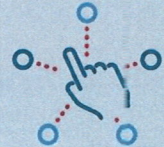
A 403(b) is similar to a 401(k) but has been developed especially for certain professions like school employees. You get to choose how much money you want to contribute to the plan, and that money is taken directly out of your paycheck, pre-taxed, and invested in the options you choose.

All School Employees are Eligible to Participate

Contribution Limits Are Higher Than For IRAs*



Multiple Options To Choose From



A 403(b) Can Help You Reach Your Retirement Goals



Contributions Are Tax-Deferred*



I'M HERE TO HELP

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*go to www.irs.gov for more information on the latest contribution limits and how tax-deferred plans work

www.ValuTeachers.com