

# The Time for a 403(b) Plan is ... NOW!

403(b)

If you don't have a 403(b) plan, run — don't walk — to your nearest financial professional. If you do have a 403(b), why not consider increasing your contributions?

## **Investing in, or increasing contributions to, a 403(b) plan may be the most logical decision you can make when you consider:**

- » 403(b) plan candidates are a select group of individuals who have a unique investment opportunity.
- » There is no better way to buy \$100 worth of investments with \$78 than through a 403(b) plan.
- » 403(b) plans provide reduced taxable income through pretax contributions.
- » Plan contributions can provide tax-deferred or tax-free earnings, depending on your plan.
- » There is a likelihood of paying less tax on assets as distributions usually occur during retirement, when you may be in a lower tax bracket.
- » Your 403(b) account may provide the ability to take loans.

Your 403(b) plan can help provide a risk-appropriate, well-diversified portfolio, which is one of the most viable strategies for long-term financial well-being.\*

*\*There is no assurance that a diversified portfolio will produce better results than an undiversified portfolio, nor does diversification assure against market loss.*

*Assumes a 22% tax bracket. Plan withdrawals will be taxed as ordinary income in the year received. Tax penalties and penalties for early withdrawal may apply if funds are withdrawn prior to age 59 ½.*



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