

# Invest In Your Future!

Planning for your retirement is essential to a secure financial future. To do this, employees are encouraged to invest in our 403(b) retirement program.

It's easy to save because retirement contributions are deducted directly from your paycheck, sparing you any additional bother of making separate payments on your own time!

To obtain a list of the approved vendor(s) within our 403(b) Plan and to setup your enrollment, contact the HR/Payroll team. You can also receive information on your 403(b) retirement plan options by contact our Plan's Third Party Administrator, ADMIN Partners, LLC. They can be reached by phone at 877-484-4400, option 1 or via email at service@youradminpartners.com

## Benefits of a 403(b) Plan

### CONTRIBUTIONS ARE TAX DEDUCTIBLE

Contributions to a 403(b) are tax deductible and some retirement plans also allow post-tax contributions!

### HIGHER CONTRIBUTION LIMITS

Retirement plan contributions limits are considerably higher than that of an IRA which means you save more!

### **GROW YOU SAVINGS TAX FREE**

Participants do no pay taxes on dividends, interest and capital gains on investments held in a 403 (b) account.