

# Important Benefit Information!

provides the opportunity to save for your future in a 403(b) tax-deferred savings program.

- **Lower taxes today** – you contribute before taxes are calculated thus lowering your taxable income
- **Tax-deferred growth and compounding interest** – the difference you would have paid in taxes earns interest plus that interest earns interest, compounding even more
- **You take the initiative** – contributing to a 403(b) retirement plan can help you take control of your future

Remember, 403(b) plans are meant to encourage long-term retirement saving, so income taxes are paid at withdrawal when you may be in a lower tax bracket and if withdrawn before age 59½ might be subject to federal restrictions and a 10% tax penalty.

For additional information about participation, investment options and more, contact the at