

# Retirement

... not so far away



Start participating in the 403(b) plan today!

The dollars you contribute to a 403(b) account are deducted from your salary, offering you a convenient way to supplement your retirement income.

## Tax Break Now

### Pre-Tax 403(b)

Contributions into a Pre-Tax 403(b) are deducted from your income for the current year. Your funds accumulate tax-deferred.

Your Pre-Tax 403(b) funds are taxed as ordinary income when you withdraw them, usually after age 59 ½.

## Tax Break Later

### ROTH 403(b)

ROTH 403(b) Contributions have already been taxed. Your funds accumulate tax-free.

Your ROTH 403(b) fund distributions are not considered ordinary income and you pay no taxes when you make withdrawals after 59 ½.

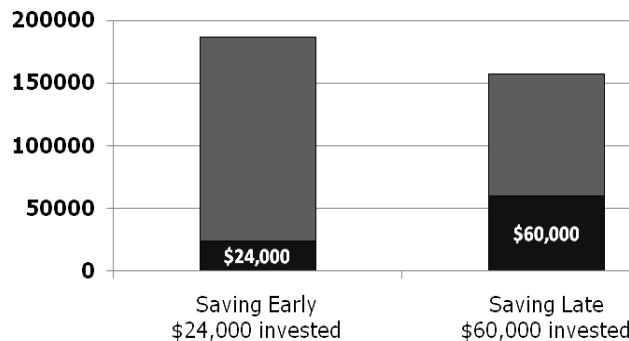
## Make Time Your Ally: **Save Early!**

A modest investment made early can be worth more than a larger sum invested later. Here's an illustration:

If you invest \$200 per month between the ages of 30 and 40 (10 years) at a 7% growth rate, then simply let the earnings compound until you reach age 65, your initial \$24,000 will grow to \$186,725.

Contract that with if you wait until age 40 to begin saving: \$200 per month for 25 years, from age 40 to age 65, at 7%, will accumulate to only \$157,494, even though you invested \$36,000 (\$60,000 – \$24,000) more than in the previous example.

Accumulations at Age 65



## How to Get Started

- **Learn more about the Program.** The table below lists all of the available Investment Companies.
- **A Plan Services Representative** (Our 403(b) Plan Administrator) would be happy to answer your questions about how much you can contribute and what you could save in taxes.
- **Enroll with a company and choose your investments.** Your Local Representative can explain the different products and help you decide what's right for you. They will also happily help you complete all of the necessary paperwork.
- **Contribution Changes** You can change your contribution amount at any time. The change will take effect the next payroll.

### Plan Services

55447 230<sup>th</sup> Street  
Glenwood, IA 51534

Phone: 402-699-9169

Fax: 712-520-9262

Investment Company	Contact Person	Contact Information
American Funds	Shannon Parks	402-699-9169
Reliastar		
Security Benefits		
Oppenheimer		
AXA		
AIG	Shannon Parks	402-699-9169
	Richard Martin	605-376-1650
Jefferson National	Customer Service	800-644-4565
Thrivent	Darrel Uthof	402-494-6964
Ameriprise	Scott Rath	402-256-3111
Horace Mann	Pat Pehrson	402-362-3422
Oppenheimer	Scott Rath	402-256-3111