



The more you save, the less you'll pay in taxes

Let's say your annual pretax income is \$50,000

If you contribute this much to your 403(b) pretax:	\$2,500 (5%)	\$5,000 (10%)	\$7,500 (15%)
Your taxable income will be:	\$47,500	\$45,000	\$42,500
And you will pay the following in income taxes: ¹	\$5,700	\$5,400	\$5,100

\$600 more in your pocket

Participating in your municipality's 403(b) plan can help your savings grow and reduce the amount of tax you pay along the way. No matter where you are in life, it's a smart choice that can give you peace of mind about your future — so you can focus on the people and passions that bring fulfillment to your life.

¹ For illustrative purposes only, based on a hypothetical federal tax rate of 12%. Individual cases will vary.

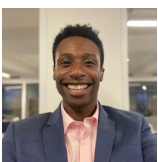
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Ready to get started? Call or email to schedule an appointment.



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