



# It's never too early or too late to start investing in your Financial Independence!

We encourage all employees to participate in voluntary retirement plans to build savings for life after retirement. We have partnered with TCG, a HUB International company to give every employee an opportunity to speak with a professional about their unique situation and create a strategy.

## The following plans are available to you:

### • 457(b) Retirement Savings Plan

- Contributing to a 457(b) can help you retire with more to cover housing, health care, vacations, bills, and other expenses.
- Start contributing \$25 per paycheck to see your savings grow. If you leave a job or retire before age 59½ and need to withdraw your funds from a 457(b), you won't pay a 10% tax penalty.
- 457(b) plan grants you perks like free access to a financial wellness program, a complimentary personal will, and free tax prep services.

### • 403(b) Retirement Savings Plan

- Similar to a 457(b) plan, you can contribute to a 403(b) savings plan through payroll deductions.
- Establish a 403(b) account by selecting an investment provider from a list of approved vendors, and then elect contributions on a pre-tax or Roth basis.
- TCG Administrators can help with distributions, transfers, loans, and rollovers.

