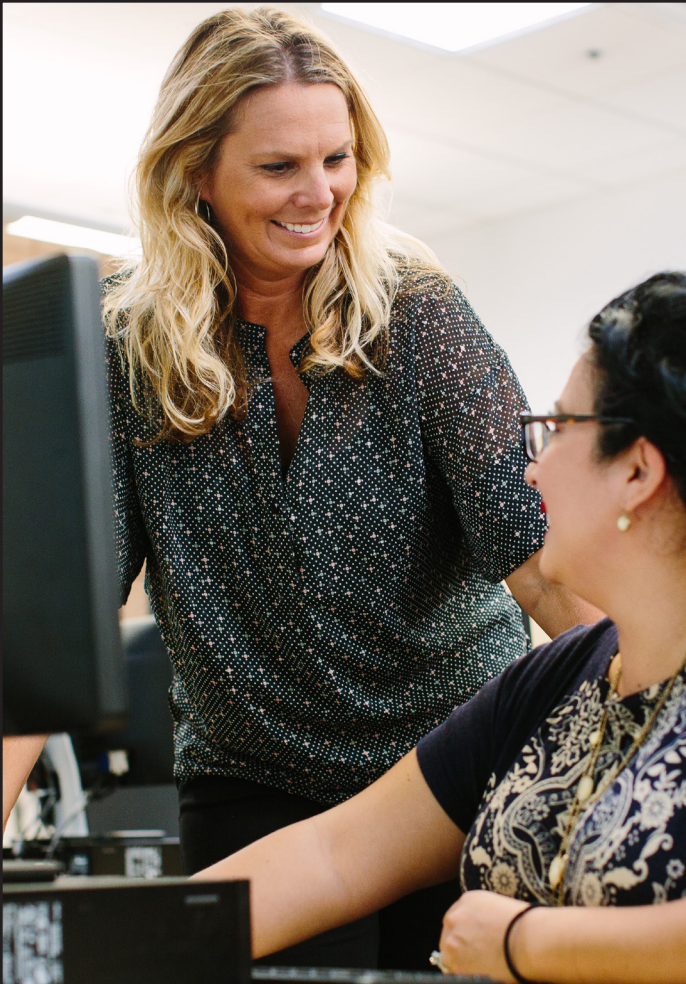


Retirement Plans for School Employees



As a school employee, you have the exclusive opportunity to take advantage of different retirement plan options. We're solely dedicated to the education community and have been providing access to retirement plans for school employees for more than 40 years. Our financial representatives are here to help you create a customized plan to fit your retirement goals.



Get Professional Guidance for Your Retirement Choices

We can support your retirement goals and help you:

- **Calculate** personalized pension projections for CalSTRS[®] and CalPERS.
- **Explore** 403(b), 457(b) and Roth options and enroll in the right plan.
- **Review** your current retirement plan and adjust your contributions or investment allocation.
- **Compare** other retirement plans to align with your goals and identify ways to lower fees or improve performance.

	457(b)	403(b)	Roth 403(b)	Roth 457(b)
Taxes	Contributions are made pre-tax, reducing your taxable income. Taxes are paid on withdrawals, typically in retirement when you'll likely be in a lower tax bracket.		Contributions are made with after-tax dollars. Qualified withdrawals, including earnings, are tax-free. ¹	
Distributions	At age 59½, when you leave your employer, in the case of death or unforeseen emergency.	At age 59½, when you leave your employer, in the case of death, disability or financial hardship. ²	At age 59½ and account has been open for five consecutive years, when you leave your employer, in the case of death, disability or financial hardship. ²	At age 59½ and account has been open for five consecutive years, when you leave your employer, in the case of death or unforeseen emergency.
2026 Contribution Limits	\$24,500 combined with Roth 457(b)	\$24,500 combined		\$24,500 combined with 457(b)
2026 Catch-up Provisions	Available on all plans. Ask a representative about the 2026 limits.			

¹. Distributions from contributions are tax-free; distributions from earnings are federally tax-free if certain conditions are met. State tax may apply. ². 10% early distribution penalty may apply in the case of hardship, disability or death.



The SchoolsFirst Retirement Planning Difference

Complimentary Guidance

- Our financial professionals offer free consultations and will help you make decisions with your best interests in mind.

Lower Fees

- **No hidden fees** — Mutual funds purchased elsewhere may have charges on every contribution you make.
- **No transfer fees** — You can transfer money between more than 55 mutual fund options within your plan, fee-free.
- **Plan fees may be lower than a typical money manager.**

Convenient Online Access

Participants can manage their contributions online at pa.schoolsfirstfcu.org.

- Make a salary reduction change to your deferral amount.
- View, update or change your monthly deferral amounts.

Participants can manage their allocation online at SchoolsFirstRP.com.

- Review investments and make allocation changes.

Federally Insured Investment Option

- The 457(b) plan also offers share certificates that are federally insured by the National Credit Union Administration up to \$250,000.

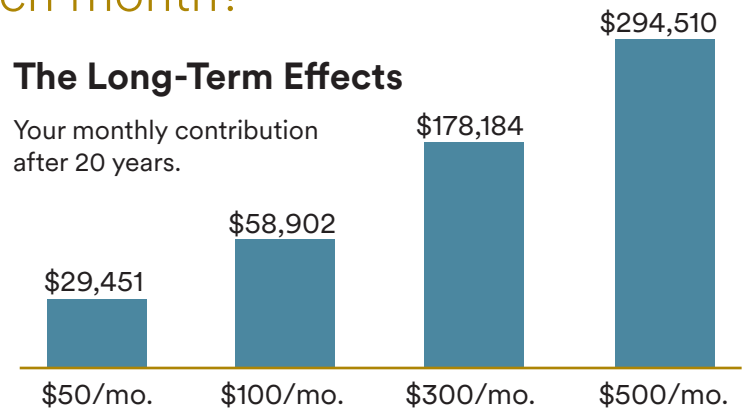
How much should you save each month?

The answer is easy — just start saving and consider:

- How old are you and at what age would you like to retire?
- What percentage of your final compensation will you receive from CalSTRS and/or CalPERS?
- How much of your paycheck are you comfortable setting aside?

The Long-Term Effects

Your monthly contribution after 20 years.



This chart assumes the investor contributes the same amount each month into an investment option that earns a hypothetical rate of return of 8% compounded monthly. Hypothetical example for illustrative purposes only and is not indicative of past or future results for any specific investment. Actual rate of return and results may vary. Regular investing does not ensure a profit or protect against loss in declining markets.

The Advantage of Starting Early

Jim (starts now)	Susan (waits 5 years)
Contributions: \$25,000	Contributions: \$25,000
Earnings: \$21,548	Earnings: \$6,680
Total value: \$46,548	Total value: \$31,680

Hypothetical example for illustrative purposes only and is not indicative of past or future results for any specific investment. Assumes an 8% rate of return if both parties invest for five years over a 10-year period. The example does not reflect any fees or charges that may apply. Actual rate of return and results may vary.

The Advantage of Pre-Tax Savings

Based on a teacher's annual income of \$60,000:

403(b)/457(b) Pre-Tax Contribution	\$100/mo.	\$300/mo.	\$500/mo.
Monthly Gross Income	\$5,000	\$5,000	\$5,000
STRS (10.25%)	\$513	\$513	\$513
Federal and State Taxes	\$670	\$613	\$556
Net Pay	\$3,669	\$3,528	\$3,388
Change in Paycheck	\$69	\$210	\$350

Hypothetical example used for illustrative purposes only and is not indicative of any specific investment. The example does not reflect any fees or charges that may apply.

Contact us today to schedule your free consultation.



CALL (800) 462-8328, ext. 4116



VISIT SchoolsFirstRP.com

Items to bring to your appointment:

- ✓ Your most recent pay stub.
- ✓ Statements for any existing retirement accounts.



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