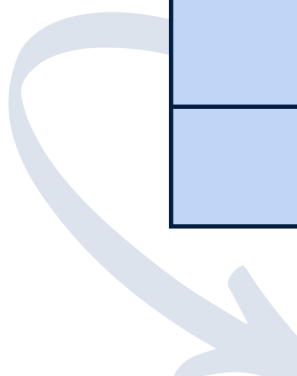




MCS Invests In YOU!

Social Security Alternate Plan

TSA Annuity – 403B		Unrivaled Insurance Coverage	
Employee Contribution	Employer Contribution*	Basic Life	Long-Term Disability
3%	5.45%	5X Salary Up to \$300,000	60% of Salary Up to \$5,000 Monthly
8.45% Invested		Provided at No Cost to Employee	



More Take-Home Pay

- Instead of paying 6.2% of your salary into Social Security, you contribute only 3% to the 403B, **increasing your take-home pay by 3.2%!**

Retirement Boost

- The employer contribution is considered income for the TRS members, which **boosts the highest earnings** used to determine monthly benefits **by 5.45%**.

Plans are managed by TIAA. Log in to your account at tiaa.org/public/tcm/mariettacityschools.

*The employer contribution begins on day one of employment for PSERS Plan participants. For TRS members, the employer contribution starts after three years and one day of employment.

Special. Different. Better.



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Annuity Plan Features

MORE TAKE-HOME PAY

Only 3% deduction from paycheck, increasing income by 3.2%
(Social Security is 6.2%)

EMPLOYER CONTRIBUTION

MCS contributes 5.45%*
at no cost to employee
(Day 1 for employees in PSERS; Year 4 for employees in TRS)

YOU'RE IN CONTROL

You can adjust your risk tolerance for employee contributions

EARLIER ACCESS TO FUNDS

Funds can be accessed as early as age 59 1/2
(Social Security can be accessed as early as age 62)

OPTIONS TO INCREASE SAVINGS

- Rollover funds
- Increase contributions
- Open new plans

FLEXIBLE WITHDRAWALS

Upon retirement, you have access to a lump sum or you can elect monthly withdrawals

*The MCS contribution is considered income, which increases the retirement amount for employees in TRS by 5.45%

Special. Different. Better.