

ALL employees are ELIGIBLE.

IT CAN PAY TO SAVE THROUGH YOUR EMPLOYER'S 403(B) PLAN!

Available to ALL employees¹ under the school retirement plans

SAVE FOR RETIREMENT!

1. Select a 403(b) provider
2. Establish 403(b) account
3. Complete SRA—Salary Reduction Agreement

Enrollment open all year!

The Benefits of Before-Tax Investing²

Your Plan Contributions are deducted from your paycheck before federal income tax (and, in some cases, state income tax) is calculated—thereby reducing your current taxable income.

By contributing before tax in your Plan, you may have more money in your pocket than if you were contributing the same amount to an after-tax account.

Consider this example: Sarah earns \$2,000 a month in regular pay and wants to invest \$100 a month in the Plan. Lets compare how much she would save before tax (through the Plan) and after-tax (at a bank or in some other type of savings vehicle).

² A Roth 403(b) after-tax may also be available; please check your [Employer's 403b Retirement Plan Information on www.ffga.com](#)

SARAH'S PAYCHECK COMPARISON

The Benefits of Before-Tax Investing

	Contributing before tax	Contributing after tax
Gross Pay	\$2,000	\$2,000
Minus Before-Tax Contributions	-\$100	\$0.00
Taxable Pay	\$1,900	\$2,000
Minus Estimated Tax Withholding from Paycheck	-\$285	-\$300
Minus After-Tax Contributions to Other Accounts	\$0	-\$100
Spendable Pay	\$1,615	\$1,600
Before-Tax Advantage		\$15

By contributing before tax in the Plan, Sarah has \$15 more to spend (or save) each month—that's \$180 a year!

¹ All common law employees (including substitute teachers) that receive wages from the employer reported on IRS form W-2 are eligible to participate in a 403(b)**.

This hypothetical illustration assumes 15% federal income tax withholding and no state or local income tax withholding. It does not account for Social Security, Medicare or other taxes. Source: BenefitsCorp, Inc., 2003.

** Independent contractors, leased employees, student workers and board members (with the exception of the Superintendent) are not eligible to participate in the 403(b) Plan.

Contact Us:

- www.ffga.com (SRA due dates, [Forms](#), [Providers available](#), [FAQ](#))
- Toll-free number 1.800.523.8422
Monday-Friday, 7:00 a.m.—5:00 p.m. Central Time
- Fax number 1.866.265.4594
- Email: retirement@ffga.com

2013 Employee 403(b) Contribution Limits	
Under Age 50	\$17,500*
Age 50+ (catch-up) - additional \$5,500	\$23,000*

*not to exceed 100% of includible compensation. If your 403(b) Plan allows Employer 403(b) contributions, please call 1-800-523-8422 for employer limits.

Mailing	First Financial Administrators, Inc. Attn: Retirement Services PO BOX 670329 Houston, TX 77267-0329	Physical	First Financial Administrators, Inc. Attn: Retirement Services 11811 North Freeway, Suite 900 Houston, TX 77060
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