

# Ready For Class?

- GET SUPPLIES
- REVIEW LESSON PLANS
- CLEAN CLASSROOM
- REVIEW POLICIES

YOU KNOW HOW TO  
PREPARE FOR CLASS.

# Ready For Retirement?

- SAVING ENOUGH
- REVIEW INVESTMENTS
- GET BENEFICIARIES IN ORDER
- LEARN MORE AT [PLANCONNECT.COM](http://PLANCONNECT.COM)

PREPARING FOR  
RETIREMENT ISN'T  
MUCH DIFFERENT.



Your 403(b) retirement savings plan could be an essential tool in helping you get ready for retirement. It offers the benefit of tax-deferred savings, the convenience of payroll deductions, and a wide choice of investment options.

## And it doesn't take much time either.

CHECK YOUR



CONTRIBUTIONS

REVIEW



INVESTMENTS

REVIEW




BENEFICIARIES



Visit [planconnect.com](http://planconnect.com)

Enroll in your plan, increase contributions or make other changes,  
and get access to retirement planning tools and calculators.

 (800) 923-6669

 [support@planconnect.com](mailto:support@planconnect.com)





## Increase contributions whenever you can

A small increase annually can have a major impact on your retirement savings. No matter how you plan to fund your retirement, contributing to your 403(b) retirement savings plan could be a good idea. For example, a monthly contribution of just \$150 per month—even at a conservative growth rate of 3% per year—can grow a lot over 30 years. And remember, with pre-tax contributions, you have the additional benefit of deferring income taxes on your contributions and any earnings, which can help your account grow more quickly.

## 2015 Contribution Limits

<b>Defined Contribution Plans</b> .....	<b>\$53,000</b>
(contributions including deferral & match)	
<b>403(b) Elective Deferrals</b> .....	<b>\$18,000</b>
(always on calendar-year basis)	
<b>15-Year of Service Catch-Up for 403(b) Plans</b> .....	<b>\$3,000</b>
(maximum \$15,000)	
<b>Catch-up Contribution</b> .....	<b>\$6,000</b>
(age 50 or over)	



## Review investment allocations, make sure they're up-to-date

While you're at it, take a look at your investment choices to make sure they're still in line with your savings objectives. For example, check your account's investment mix to see if it has shifted from its target allocation. Or if you're getting closer to retirement, you may want to consider whether your level of risk is appropriate.



## Get beneficiaries in order

Your 403(b) retirement plan has a death benefit, so be sure to designate a beneficiary. If you haven't thought about your beneficiary designation in a while, now may be a good time to make sure it's current.



Visit [planconnect.com](http://planconnect.com)

Enroll in your plan, increase contributions or make other changes,  
and get access to retirement planning tools and calculators.



(800) 923-6669



[support@planconnect.com](mailto:support@planconnect.com)

