

Why Save with a 403(b)/457(b)?



Small Steps Today Can Lead to Big Results in the Future

Whether you have just started your career or you have been working for a while, the sooner you start your retirement savings, the faster your retirement nest egg can grow.

BENEFITS OF A 403(b)/457(b) PLAN

- Reduces your taxable income - Contributions to a traditional 403(b)/457(b) plan are deducted from your gross salary, pre-tax.
- Tax-deferred earnings - You only pay taxes on contributions and earnings when the money is withdrawn.
- Extra contributions - Depending on your plan, you may be able to make additional contributions.

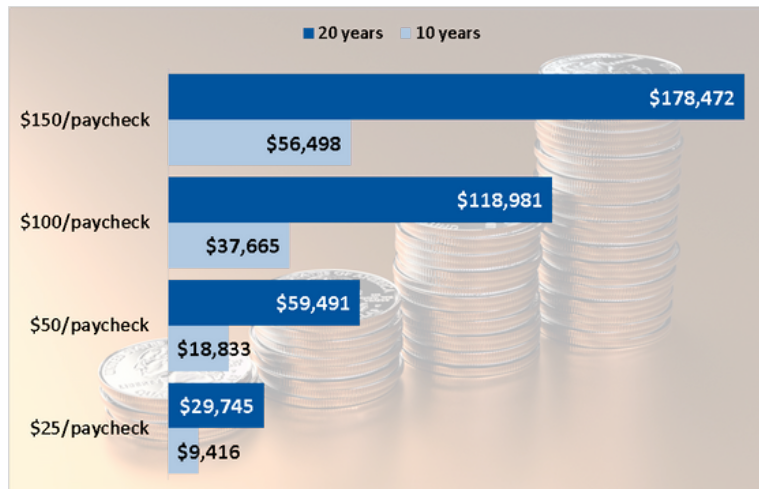
THE POWER OF AUTOMATIC PAYROLL DEDUCTIONS

Making regular contributions to a 403(b)/457(b) plan through automatic payroll deductions can help in meeting your long-term investment goals. The following graph is based on 26 payroll contributions per year with an estimated 8% annually compounded rate of return.

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RATE OF RETURN



The actual rate of return is largely dependent on the types of investments you select. It is important to remember that these scenarios are hypothetical and that future rates of return cannot be predicted with certainty and that investments that pay higher rates of return are generally subject to higher risk and volatility. The actual rate of return on investments can vary widely over time, especially for long-term investments. This includes the potential loss of principal on your investment. The compounded rate of return noted above does not reflect sales charges and other fees that investment funds and/or investment companies may charge.