

PLANNING FOR



JUST GOT EASIER!

**With three new 403(b) Vendors...  
for a total of five approved vendors**

**What is a 403(b)?:** A tax deferred retirement plan available to employees of educational institutions. This allows you to independently save for retirement.

**We now offer a Roth 403(b) – what is it?:** unlike traditional pre-tax contributions, Roth 403(b) contributions are made with after-tax dollars. So you'd pay more in taxes today with the Roth, but that could be a price worth paying if it means more money in retirement.

**How do I start? – it's easy!:**

1. Contact the vendor of your choice from the list below and establish a 403(b) account
2. **Once you have an account, complete the OMNI Salary Reduction Agreement found on our website:** [www.kearsarge.org](http://www.kearsarge.org) to "Benefits & Payroll" Tab to "Benefits" to "403(b)-Retirement"
3. Send completed form to Christie Menard at the SAU for verification
4. Once confirmed, payroll deductions will begin and we will send your contribution directly to your vendor

**See how your money can grow:**

<http://www.bankrate.com/calculators/retirement/403-b-calculator.aspx>

Questions? – Contact Christie Menard, at [cmenard@kearsarge.org](mailto:cmenard@kearsarge.org) or 526-9165

**APPROVED VENDORS:**

**AMERIPRISE**

1-800-862-7919

<https://www.ameriprise.com/products-services/investments/iras-retirement-plans/403b-plans-nonprofits/>

**FIDELITY:**

1-800-343-0860

<https://401k.fidelity.com/public/content/401k/Home/FormsApplications>

**HORACE MANN:**

1-800-999-1030 Customer Service

<https://www.horacemann.com/financial-services/annuities/403b/>

**AIG RETIREMENT SERVICES (Formerly VALIC)**

Kathleen Murphy

603-757-2058

[Kathleen.Murphy@valic.com](mailto:Kathleen.Murphy@valic.com)

<https://my.valic.com/onlineenrollment/> and use this code [7182801026](https://my.valic.com/onlineenrollment/)

**VANGUARD:**

1-800-962-5068

<https://personal.vanguard.com/us/whatweoffer/smallbusiness/403b7employees>