

403(B) RETIREMENT PLANS

A type of retirement account that allows you to defer a portion of each paycheck for your retirement.



Who is eligible?

Only employees of tax-exempt organizations are eligible to participate in 403(b) plans.

Participants may include government employees, medical professionals, librarians, self-employed ministers and employees of public schools.

How is it taxed?

There are 2 types of 403(b) plans:

- **Traditional 403(b)**

This type is tax-deferred, meaning your contributions reduce your taxable income this year and you pay taxes on distributions in retirement.

- **Roth 403(b)**

This type allows you to pay taxes on your contributions; you won't need to pay taxes again upon withdrawals.

My Life With The Pros

Michael Hoelscher



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