

403(b)/457(b)

Side-by-side 403(b) and 457(b) plans

SAVING : INVESTING : PLANNING

Save much more by investing in both plans

If you already contribute as much as federal law allows to your 403(b) plan, you can now save more. By investing in your 403(b) plan **and** contributing to a 457(b) plan, you could save as much as \$58,000 in 2009.

Here's how much you could save:

In a 403(b)	
\$16,500	
+ 3,000	(eligible employees with 15 or more years of service)
+ 5,500	(employees who are age 50 or older)
<u>\$25,000</u>	
In a 457(b)	
\$16,500	
+ 16,500	(eligible employees within the last three taxable years ending in the year before normal retirement age under their plan)
<u>\$33,000</u>	
or	
\$16,500	
+ 5,500	(governmental employees age 50 or older)
<u>\$22,000</u>	
Side-by-Side Plans	
\$25,000	or \$25,000
+ 33,000	+ 22,000
<u>\$58,000</u>	<u>\$47,000</u>

Sound future

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prepare for and live
a secure retirement

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