

## Advantages of opening a 403(b)

403(b) retirement plans are a great investment and great way to get a head start on saving for your retirement. A 403(b) is a supplemental retirement plan option that allows investment earnings to grow tax-deferred until withdrawal. Also, a 403(b) allows you to take advantage of a savings tax credit, take a loan or financial hardship (if allowed under your employer plan).

## Find 403(b) information

You can visit our website in order to find lots of helpful tools and information! Simply go to our [www.ffga.com](http://www.ffga.com) homepage, click "View Employer Retirement Plans" then enter employer name to:

- ◆ View a list of available investment providers in your employer's plan
- ◆ Search for 403(b) agents
- ◆ Locate the FFGA Salary Reduction Agreement (SRA) and other forms
- ◆ View employer plan options regarding transactions, contributions, contacts etc.

## It's Time To Enroll!

You can enroll with a 403(b) year-round! Once you have a provider picked, you will then need to enroll directly with the authorized investment company of your choice. Once your account is set up, please fill out and fax the completed SRA to 1-866-265-4594. This form allows your employer to withhold 403b contributions from your paycheck, which will be sent to the investment company of your choice. SRAs are completed to start new deductions, increase, decrease or stop deductions.

## Employer Plan Options

Keep in mind that not all plans allow the same options. The best way to see what your plan allows is by visiting our website. Contributing to a 403(b) allows you to take advantage of savings tax credit, if the option is available you could have access to take a loan, rollover/transfer in and out of your employer's plan, switch funds between investment companies and receive funds in the event of a financial hardship (IRS guidelines apply).

## Qualifying Events:

In order to be considered to receive a distribution of your funds, or move the funds from your current employer's 403(b) plan, according to IRS guidelines, you must have one of the following life events:

1. Severance from employment
2. Over age 59 1/2
3. Disability
4. Death
5. Hardship (guidelines apply)



## Contribution Limits

Current Contributions limits allow you to max out at \$18,000.00 if you are 49 and under; \$24,000.00 if you are age 50 and older per calendar year. With open enrollment all year round the time to save is now.

## Contact Us:

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