

Reaching New Heights with Your 403b

Building Wealth in America



Exploring Beyond Boundries



What is a 403b?

A 403(b) plan refers to a retirement account designed for certain employees of public schools and other tax-exempt organizations. Participants may include teachers, school administrators, professors, government employees, nurses, doctors, and librarians. The 403(b) plan, which is closely related to the better-known 401(k) plan, allows participants to save money for retirement through payroll deductions while enjoying certain tax benefits.

Contribution Limits

Your 403(b) plan has contribution limits and early withdrawal penalties. The limit on elective salary deferrals - the most an employee can contribute to a 403(b) account out of salary - is \$23,500 in 2025. Employees who are age 50 or over at the end of the calendar year can also make catch-up contributions of \$7,500 in 2025 beyond the basic limit on elective deferrals.¹

Working with Your Financial Advisor

A 403(b) plan can become the cornerstone of your personal retirement savings program, providing the foundation for your future financial security. Consult with your plan administrator or financial advisor to help you determine how your employer's 403(b) plan could help make your financial future more secure.

403b Advantages

- ✓ Tax-deferred contributions and earnings on traditional plans.
- ✓ Tax-free withdrawals for qualified distributions from Roth-style plans.
- ✓ Choose among different asset classes and investment vehicles. Potential for employer-matching contributions.
- ✓ 403(b) vesting schedules are typically shorter than 401(k) plans.

1 - <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-403b-contribution-limits>

How Does SDBA Management Work?

If your 403b offers a brokerage account window, it means that you have additional options beyond what is offered by your employer in the “Core” part of your plan. Your savings can move from the Core part of the plan through a window that you open. Once you open the window, you can get customized advice from your advisor working with TPGF.

Looking Inside a 403b Retirement Plan

CORE Investment Account Options (Employer Chosen)

OR

Open a Self-Directed Brokerage Account Window



**...get customized advice from your advisor,
and your money never leaves your retirement plan!**



MULTI

The most diversified set within the Strategy Plus lineup, constructed for the most comprehensive market exposure.

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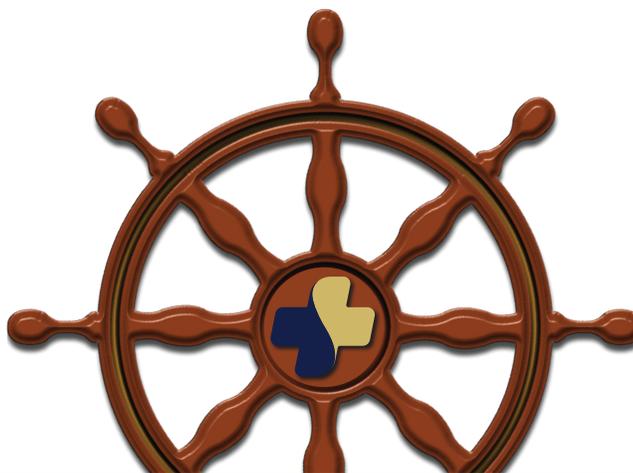
Lower underlying fees using passive holdings with tactical strategies.

FOCUS

Multiple strategic and tactical managers with unique synergies.

TARGET

Elevates traditional target date investing using active management.



SELECT

Very concentrated exposure to specific strategists.

Discover Strategy Plus Multi-Manager/Style Investment Models designed for retirement savers of all risk appetites.

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