

## Bryan County School System 403(b) Plan

A 403(b) tax-sheltered annuity (TSA) plan is a retirement plan offered by public schools and certain tax-exempt organizations. It is regulated by the Internal Revenue Service. Basically, it allows employees to defer some of their salary to a 403(b)-plan sponsored by the employer.

The advantages of participating in a 403(b) plan are:

- ✓ Contributions are on a pre-tax basis.
- ✓ Earnings on the contributions are tax deferred.
- ✓ The annuity can be carried with the participant when he/she changes employers or retires.
- ✓ Effective July 1, 2021, the Bryan County BOE will match 1% to up to 4% of the employee's base salary to his/her 403(b) plan when the employee makes a 1% to up to 4% contribution.

The following is a listing of the Bryan County School System approved 403(b) providers:

### **AIG VALIC**

Dan Silva  
478-405-5005  
912-660-5641  
[dan.silva@aig.com](mailto:dan.silva@aig.com)

### **Horace Mann Insurance**

Joe Brannen  
912-354-0280  
[joe.brannen@horacemann.com](mailto:joe.brannen@horacemann.com)

### **Jason Skelton**

478-405-5005  
912-944-7806  
[Jason.skelton@aig.com](mailto:Jason.skelton@aig.com)

### **Vision Financial**

Talbert Edenfield  
912-295-2222  
[talbert@vision-qa.com](mailto:talbert@vision-qa.com)

### **American Fidelity Assurance**

Chris Bentley  
706-294-1801  
[Chris.Bentley@americanfidelity.com](mailto:Chris.Bentley@americanfidelity.com)

### **National Life Group**

Davey Bales  
678-807-7157  
[davey@balesfinancialgroup.com](mailto:davey@balesfinancialgroup.com)

### **Lincoln Financial Group**

John McHugh III  
912-598-8926  
[john.mchugh@lfq.com](mailto:john.mchugh@lfq.com)

### **Dawn Hartle, TGPC**

260-445-4751  
[Dawn.Hartle@LFG.com](mailto:Dawn.Hartle@LFG.com)