

Our 403(b) indexed annuity policyholders **Havent Lost A Penny**

of their policy value due to market fluctuations



The Crusade of ValuTeachers

Today, the average retired teacher has less than \$1,900 per month take home from their teacher retirement system after taxes, health insurance premiums, and other necessary options are deducted. This is an American travesty! According to a recent USA Today opinion poll: 78% of retirees polled “wished they had planned better for retirement,” 42% “wished they had saved more money,” and 37% “wished they had opened an IRA or contributed to a 403(b).” And no one can live with dignity on a take home retirement of \$1,900 per month! ValuTeachers is committed to the crusade of helping teachers improve their bottom line at retirement.

Now Is The Time To Plan & Save

- ***You can take control of your retirement security by contributing directly to a 403(b) savings plan through payroll reductions.***
- ***A 403(b) plan permits you to accumulate money on a tax deferred basis, to supplement teacher retirement TRSL or another retirement plan.***
- ***Additionally, your 403(b) savings can follow you wherever you go. They can be transferred to other employer plans or into a Traditional or Roth IRA.***
- ***The IRS 2022 403(b) savings contribution limits are \$20,500/year (Age 49 or under) and \$27,000 (Age 50 or over).***

ToddHaygood

601-657-2107

kevinhaygood@valuteachers.com

