

LET'S GET STARTED

All employees are eligible to participate in a 403(b), a supplemental retirement plan option. This is a great way for you to plan ahead and think about your financial future. Retirement plans allow investment earnings which reduce taxable income and help you save for retirement.



LET'S ENROLL

Please visit www.ffga.com, "View Employer Retirement Plan" for a list of available investment providers in your employer's plan. Once you have a provider picked, then you need to enroll directly with the investment company. If you need assistance choosing a company, please use our agent search located on www.ffga.com. Once your account is set up, please fill out [First Financial Administrators, Inc. Salary Reduction Agreement](#) and fax completed form 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.



LET'S REVIEW YOUR OPTIONS

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



EMPLOYER PLAN OPTIONS: *Please visit www.ffga.com, "View Employer Retirement Plans" to review the options available for your employer.

DISTRIBUTIONS	TRANSFERS*	ROLLOVERS*	EXCHANGES*	LOANS*	HARDSHIPS*
<p>You must have a qualifying event to withdraw your funds:</p> <ul style="list-style-type: none"> • Age 59 1/2 • Retirement • Separation from service • Disability • Death 	<p>Plan-to-plan transfers allow you to move previous 403b plan with a previous employer to a 403b with your current employer.</p>	<p>Employees are allowed to move funds to another qualified account once they have reached one of the following:</p> <ul style="list-style-type: none"> • 59 1/2 • Retirement • Separation of Service <p>You may also roll funds over into your current employer's plan from a previous qualified account (457, IRA, 401k).</p>	<p>An exchange allows you to move funds from one investment provider to another within the same employers plan.</p>	<p>Loans under the 403 (b) plan.</p> <ul style="list-style-type: none"> • Determine if your plan allows loans. And if only 1 or multiple loans allowed • Consult investment company about loan repayments since they are paid directly to the provider (generally within 5 years). • Loans are limited to 50% of your account value at the time loan is taken. (\$50,000.00 is the maximum amount per year) • Please consult your financial advisor if interested. 	<p>Employees may be able to take a hardship in the event of a heavy financial need.</p> <ul style="list-style-type: none"> • Foreclosure/eviction • Purchase of a primary residence • Tuition (next 12 months) • Medical (last 12 months) • Funeral Expenses <p>Please call the retirement services department at 1.800.523.8422 for additional information.</p>



For forms and employer plan information please visit www.ffga.com

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