



SANTA MONICA - MALIBU UNIFIED SCHOOL DISTRICT

As an employee of the Santa Monica-Malibu Unified School District, you are eligible to participate in our 403(b) and 457(b) retirement plans. Participation in the plan not only helps you prepare for a more financially secure future, it can provide significant tax advantages today.



Why Do I Need to Plan?

The Social Security Administration and personal financial planning experts suggest that you'll probably need 70% - 80% of your current salary to retire comfortably. To make sure you don't face a "retirement gap," you'll need your own supplemental retirement plan to make up the difference. **Get a FREE estimate of your STRS/PERS benefits to learn if you'll be set for your retirement or if you fall into the "retirement gap".** You can start out contributing small; every bit helps towards securing the retirement you will be comfortable with.

Important Facts to Know

Normal Contribution Limit	\$18,000
Maximum Contribution Limit	\$27,000
Additional Age-Related Annual "Catch-Up" Limit for 403(b) & 457(b)	\$6,000
Additional 402(g) Contribution Limit	Additional Amount Varies*
"Final 3 Years" Contribution Limit for a 457(b)	Additional Amount Varies**

* Contact TDS or a Financial Advisor for more information ** Contact your 457 Plan Administrator to confirm eligibility

Next Steps

Visit www.403bcompare.com for more information on investment providers available in our plan. Select a vendor, open an account and submit a Salary Amendment Agreement (SAA). You can submit at any time throughout the year for starting, stopping or changing elective deferrals. It's as easy as that! The SAA form is available at www.403bcompare.com.

To receive your **FREE** booklet, *A Guide to Your California Retirement Benefits*, and a complete report of your retirement benefits, contact TDS either by phone (866-446-1072, option 4) or [click here](#).

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1651 Sixteenth Street • Santa Monica • California 90404-3891 • (310) 450-8338 • www.smmusd.org

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