Sign up for your *new retirement plan*

Exciting news! Your company offers a retirement plan with Vestwell. Visit vestwell.com/register to sign up for your retirement plan today.

What is a 403(b)?

A 403(b) is a type of tax-advantaged retirement savings account available to employees of certain tax-exempt organizations (such as schools, hospitals, and nonprofits). **This is a great opportunity to save for retirement while receiving tax benefits.** Check with your employer to see if they contribute to your 403(b) as well.

Why should I contribute to my 403(b)?

Automate Your Savings

Once you set your deferral, or the amount of your pay set aside for retirement, your contributions will be automatically deducted from your paycheck.

Choose your contribution – and watch your money grow over time.

Compound Your Savings

Over time, the money you contribute to your retirement plan earns more money. The extra money you earn just from saving is called compound earnings.

The sooner you start saving, the more time your money has to grow.

Take Advantage of Tax Benefits

If you make pre-tax contributions (before taxes are deducted from your paycheck) you may **reduce your taxable income** – and potentially pay less taxes now. If your plan offers Roth contributions, (the option to contribute after taxes are deducted from your paycheck), you can make tax-free withdrawals during retirement.

You can choose whether you get tax breaks now, or later.

Start saving today to set yourself up for success.

Your savings can compound over time!

	Jenny 28 years old	Jake 35 years old
Monthly contribution	$250/mo for 39 years	$250/mo for 32 years
Total contribution at retirement age 67	$117,000	$96,000
Total savings at retirement age 67	$613,000	$359,000

DIFFERENCE IN SAVINGS $254,000*

3 easy steps to sign up for your 403(b)

1. **Confirm identity**
   Answer a few quick security questions so that Vestwell can verify your account.

2. **Set up your account**
   Enter your first and last name, personal email address and phone number. Then, choose your password.

3. **Add second layer of security**
   Follow the online prompts to **set up 2-Step Verification** using an authentication app or phone number. Next, **click "I agree"** to the terms and conditions.

CONGRATS, YOU'RE READY TO START SAVING!

SCAN TO REGISTER FOR YOUR 403(b)

Visit vestwell.com/register to get started.

*This example is intended for general illustration and hypothetical purposes only. It is based on a simplified and rounded calculation that is intended to be a general estimate only. It does not reflect the actual investment return on any investment option available to any plan. We do not make any representations of any kind regarding the performance of any investment, and actual results may differ materially from this hypothetical example. This example assumes earnings are compounded monthly based on contributions made monthly at the beginning of each period. This illustration also assumes a 7% annual market return.