

## Manage Your 403(b) Plan

**A 403(b) plan is a retirement plan for specific employees of public schools, tax-exempt organizations, and certain ministers.**

These plans can invest in either annuities or mutual funds. Some of the features of a 403(b) plan may be comparable to those found in a 401(k) plan.

### **Contributions**

Maximum contribution limits: Pretax and post-tax Roth 403(b) contributions may be made in the same year in any proportion you choose (not all employers allow Roth). However, the combined amount of all elective contributions made in a calendar year is regulated by the limits shown below:

- **Regular annual limit:** \$19,000
- **Age 50+ Catch-up annual limit:** \$6,000 for persons 50 or older

### **Solutions**

At Security Benefit we know that one single investment doesn't fit everyone's needs. As you progress through your career you have different investment and income needs. We offer a suite of products to help you grow, preserve, and receive in come in retirement.

### **Mutual Fund Retirement Plans**

- Security Benefit Advisor Mutual Fund Program
- SFR Program (for 457 plans)
- Workplace Retirement Plan Program

### **Variable Annuities**

- [SecureDesigns® Variable Annuity](#)

### **Fixed Annuities**

- [Security Benefit Total Interest Annuity](#)

Check out our [financial calculators](#) to help plan for your future!

### **Changes**

Ask your local financial professional to help you roll your outside retirement plan assets into your account. See roll-overs for more information.

- **Payroll deduction:** To make changes to payroll deductions, visit with your district's payroll representative.
- **Investment selection:** You may transfer assets to new investments and/or redirect future contributions only by contacting your financial professional or logging into your account.
- **Personal information:** You may update your name, address and beneficiaries by contacting your appointed financial professional or logging into your Security Benefit web account.
- **How do I change my PIN?:** Contact Security Benefit at [RetirementPlans@SecurityBenefit.com](mailto:RetirementPlans@SecurityBenefit.com) to request a new PIN.

## **Distribution**

To receive a distribution from your 403(b) or 457 account, please contact your financial professional. There may be tax penalties on your withdrawal.

## **Rollovers**

Existing assets in previous employer 401(k), 403(a), 403(b), and 401(a), as well as assets in traditional, roll-over, and SEP IRA accounts may be rolled into your 403(b) account/contract at any time. This is a non-taxable transfer.

### **To request a rollover, you may:**

- Contact your local financial professional
- Call Security Benefit's Service Center at 800.747.3942

## **Tax Benefits**

- **Pretax:** Contributions are made before state and federal taxes and earnings grow tax-deferred for qualified distributions.
- **After-tax:** Roth contributions are made after tax and investment earnings grow tax-free.

**Talk to your financial professional to see whether a 403(b) will complement your retirement portfolios or contact us at 800.747.3942.**

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**You should carefully consider the investment objectives, risks, charges, and expenses of the investment options available under the variable annuities offered. You may obtain a prospectus and/or summary prospectus that contains this and other information about the investment options or variable annuity by calling our Service Center at 800.888.2461. You should read the prospectus and/or summary prospectus carefully before investing. Investing in variable annuities involves risk and there is no guarantee of investment results.**

Annuities are long-term investments, suitable for retirement investing. The investment return and principal value of an investment in a variable annuity will fluctuate and you may have a gain or loss at redemption. Guarantees provided by annuities are subject to the financial strength of the issuing insurance company. Annuities are not FDIC or NCUA/NCUSIF insured; are not obligations or deposits of, and are not guaranteed or underwritten by any bank, savings and loan or credit union or its affiliates; are unrelated to and not a condition of the provision or term of any banking service or activity.

The SecureDesigns Variable Annuity, form V6029, is a flexible purchase payment deferred variable annuity issued by Security Benefit Life Insurance Company (SBL) and distributed by **Security Distributors**, a subsidiary of SBL. SBL is a subsidiary of Security Benefit Corporation (Security Benefit).

The Total Interest Annuity, contract form 5100 (2-11), is a flexible purchase payment deferred annuity issued by Security Benefit Life Insurance Company (SBL) and may not be available in all states. The Surrender Charge Waiver for Early Retirement Rider is form number 5120 (2-11), and the Return of Purchase Payments Guarantee Rider is form number 5121 (2-11). State variations apply as do other conditions and limitations. Consult the contract for details.

Guarantees provided by annuities are subject to the financial strength of the issuing insurance company. Annuities are not FDIC or NCUA/NCUSIF insured; are not obligations or deposits of and are not guaranteed or underwritten by any bank, savings and loan, or credit union or its affiliates; and are unrelated to and not a condition of the provision or term of any banking service or activity.

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