

## How to Start a 403(b)/TSA

- Select an investment company (from the list below) that offers a TSA established under Section 403(b) of the Internal Revenue Code.
- Complete the company's TSA application.
- Complete an agreement with your employer, which authorized the deduction from your paychecks.

### More information:

- In general, you can contribute up to \$15,000 in 2006 or up to 100% of your includible compensation (wages, salaries, fees, bonuses, and overtime pay), whichever is less. Check with your TSA agent for exceptions and special "catch-up" opportunities.
- You can change your contribution amount the first of any coming month.
- You may stop your TSA contribution on the first day of any coming month and restart it in any future month.
- You can begin receiving retirement income for your TSA any time after age 59 ½. Funds withdrawn prior to age 59 ½ may be subject to a 10% early distribution penalty.

An excerpt from *Money Matters*, a financial education newsletter published for active workers of The Lutheran Church-Missouri Synod participating in the Concordia Retirement Plan. Summer 2002 issue.

## Concordia University Wisconsin

### Tax Sheltered Annuity (403b) Providers

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American Funds  
Ameriprise Financial Service (formerly American Express)  
AXA Equitable Equi-Vest  
Fidelity Investments  
ING Life Insurance and Annuity Company (formerly Aetna)  
Kemper Advantage  
Merrill Lynch  
MetLife Investors  
MFS Service Center  
Northwestern Mutual Life  
Thrivent Financial Services for Lutherans (AAL and Lutheran Brotherhood)  
TIAA - Teachers Insurance and Annuity Association  
Twentieth Century Mutual  
UBS Financial Services (formerly Piper Jaffray)  
Vanguard Fiduciary Trust Co.