



# 403(b) Retirement Savings Plan

A 403(b) plan is a special type of employer-sponsored retirement plan designed for eligible public education, religious, and other tax-exempt organizations.

Saving with a 403(b) plan gives you the ability to defer a portion of your paycheck and invest funds in a portfolio of your choosing. By participating, you can take advantage of tax savings, reduce your retirement income gap, and get one step closer to achieving financial independence.

To establish a 403(b) account, you must first select an investment provider from a list of approved vendors, and then elect contributions on a pre-tax or Roth basis.

**Please note that early withdrawals from a 403(b) account are subject to a 10% early withdrawal penalty unless a qualifying event takes place.**



## Why Contribute?

- Avoid a gap in your income during retirement
- Take advantage of tax benefits
- Improve your financial wellbeing
- Automatic payroll deductions take stress out of planning
- Decrease your dependency on government-funded pension plans

## 2025 Contribution Limits

You can contribute 100% of your compensation up to \$23,500, whichever is less. If you are age 50 or older, you can contribute up to an additional \$7,500 for a total of \$31,000. If you are ages 60-63, you can contribute up to an additional \$11,250 for a total of \$34,750.

You can contribute to both 403(b) and 457(b) plans simultaneously.

**Get started at [www.region10rams.org/403b](http://www.region10rams.org/403b)**

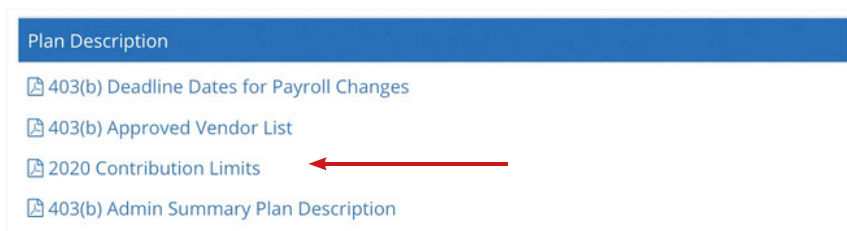
Enrollment assistance is available at [www.ramsretirement.com/telewealth](http://www.ramsretirement.com/telewealth) or by calling the Enrollment Hotline at 800-943-9179.



## How to Register

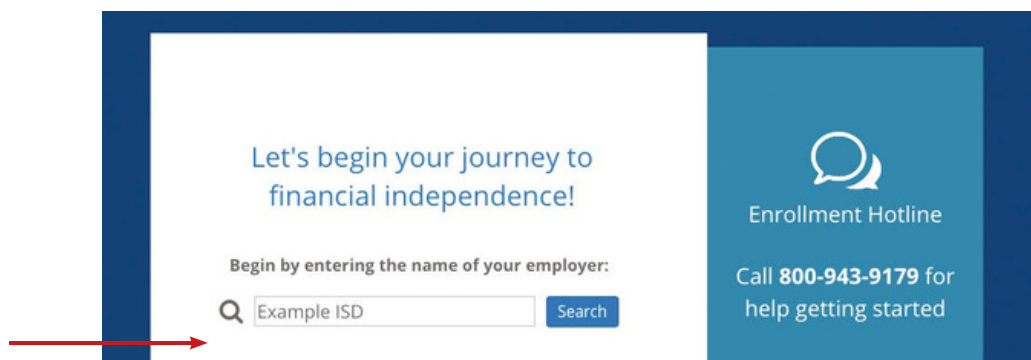
### Step One: Create an account with an approved vendor

1. Visit [www.ramsretirement.com/documents](http://www.ramsretirement.com/documents).
2. Search for your employer and open the 403(b) Approved Vendor list.
3. Do your research and contact a vendor on the list directly to establish your retirement account.



### Step Two: Create an administration account

1. Visit [www.ramsretirement.com/403b](http://www.ramsretirement.com/403b) and click Enroll.
2. Enter the name of your employer and select the 403(b) Admin Plan.
3. Follow each step until you get a completion notice.
4. You're done! Login your account any time you wish to make contribution adjustments.



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