



TAX-DEFERRED RETIREMENT ACCOUNT 403(b): SECURITY IN RISK-FREE GROWTH



TDRA



WHY THE TDRA?

An employer-sponsored defined contribution plan, the TDRA allows eligible employees to set aside a portion of compensation on a pre-tax basis to save for retirement.

ADVANTAGES:

- Employer may make contributions as a benefit for the employee.
- Participants may make contributions through salary reduction.
- Contributions are made pre-tax.
- Higher contribution limits than with IRAs.
- Funds can grow tax-free until distribution.
- Retired ministers may declare housing allowance on qualified retirement distributions.
- Ministers may continue to participate during periods of self-employment if performing in the exercise of ministry.
- Is an estate planning tool- choose your beneficiary.

GOOD FOR SOMEONE WHO ...

- Is looking to lower taxable income.
- Wants to defer taxes until retirement distribution.
- Wants to take advantage of employer contributions as applicable.

Eligibility

If you are employed by an eligible congregation, region, general ministry or church-related college, seminary or benevolent organization related to the **Stone-Campbell/Restoration Movement**, you are eligible to participate. A minister who is self-employed can also become a participant in the TDRA if ministerial services are being performed for compensation.

Rollovers:

Pension Fund welcomes rollovers from eligible third-party accounts, including:

- 401(a) or 403(a) qualified plan (pre-tax)
- 403(b) plan (pre-tax)
- 457(b) plan of a government entity (pre-tax)
- Eligible individual retirement account (IRA) or annuity*

*Roth IRA is not eligible for rollover into a TDRA.

Distributions

Before Retirement

You may request a distribution from your TDRA at any time if you:

- Separate from employment
- Attain age 59½
- Become disabled
- In the case of salary contribution agreement, you encounter financial hardship that qualifies under the plan
- Have a qualified reservist distribution

At Retirement and Beyond

At retirement, you may choose when and how much to start receiving. However, the IRS mandates that distribution of accounts must begin no later than April 1 of the calendar year, after which you reach age 72 unless you have not retired from qualified employment.



Each year when plan reserves exist above what is required for current and future benefits (and for any potential market decline), Pension Fund's Board of Directors may declare additional earnings in the form of a Good Experience Credit— **meaning more money for you in retirement.**

HOW YOUR FUNDS CAN GROW WITH THE TDRA



Competitive and Guaranteed Base Returns

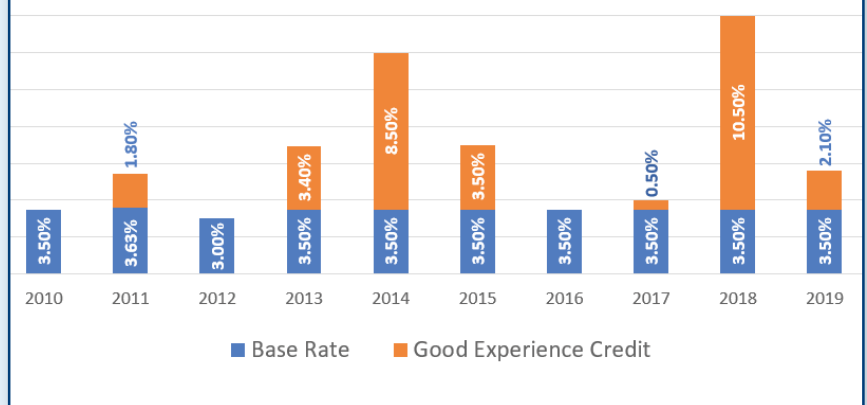
The TDRA offers a guaranteed base interest rate of 3-6%. There is no downside risk- meaning your money continues to grow even if the market fluctuates.

Monthly Deposit	10 years	20 years	30 years
\$100	\$14,381	\$34,797	\$63,768
\$300	\$43,142	\$104,390	\$191,303
\$500	\$71,903	\$173,983	\$318,839

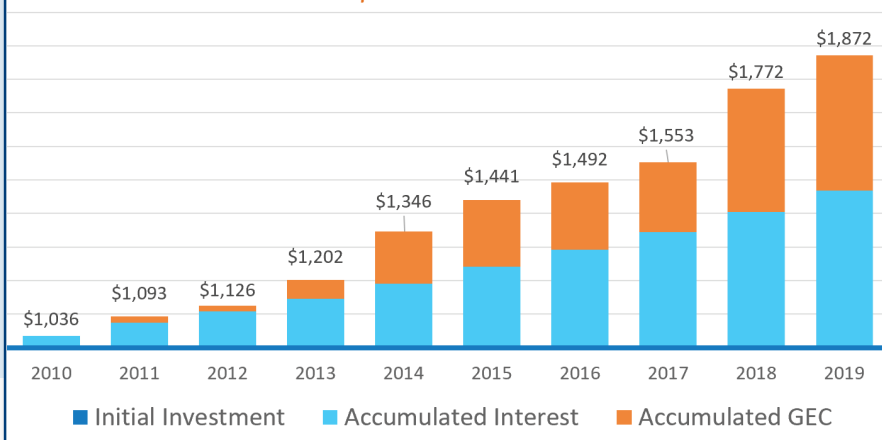
* This example is not a guarantee of TDRA performance. Calculation assumes an average annual interest rate of 3.5% and does not include Good Experience Credits.

Watch your account grow even after you retire!

TDRA: 10-Year Historical Return Rates



TDRA: Investment of \$1000 over 10 Years



* Base rate listed is the average of the quarterly base rates for the year. Good Experience Credits listed in the year it was received in accounts. Data above represents historical data and may not be indicative of future performance.

To learn more about Pension Fund's retirement & savings products, visit pensionfund.org/what-we-offer.

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