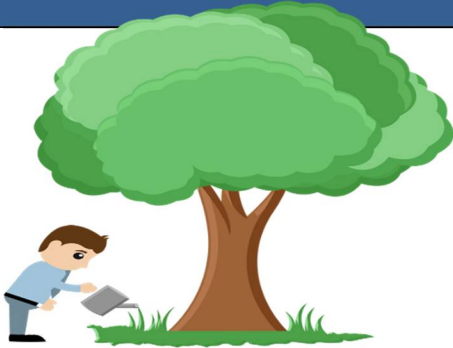


Planning For Your Retirement



How You Can Help Your Money Grow For Retirement

Most of us have a good idea of what we want from retirement, but we need a better understanding of how to make our expectations a reality. Have you given thought to what type of income you can expect when you retire? A dramatic change in the way we view retirement is taking place throughout the workplace in America. We are realizing the traditional retirement sources of yesterday may not be enough to fund our retirement dreams of tomorrow. The actual number of employer pension plans are diminishing while Social Security benefits remain at risk. The need to utilize our ability to enhance our personal savings and invest wisely is ever increasing. Thus, we are undoubtedly becoming more responsible for finding our own financial security. Ultimately, we must replace the desire to save for retirement with the need to save for retirement.

Citrus County Public Schools currently supports a 403(b) retirement savings plan. These plans are available only to employees of public school systems and certain other non-profit organizations. These employee accounts are commonly referred to as Tax Sheltered Annuities or TSA's. In 1974 the passage of the Employee Retirement Income Security Act (ERISA) added mutual funds under custodial arrangements as an additional investment option. All regularly scheduled employees may elect to contribute a limited portion of their salary before taxes to one of the authorized plans available through their employer.

Getting Started:

To enroll in your employer's Supplemental 403(b) Retirement Plan, you must do three things:

1. Select the financial institution(s) you wish to invest.
*See list of accepted **Vendor Representatives Contact Information**
2. Establish an account with one of the approved financial institution(s) from the Vendor Representatives Contact Information.
3. Complete a **403(b) Payroll Deduction Authorization (SRA) Form**, which authorizes your employer to withhold the amount you elect to contribute to your 403(b) via payroll deduction. Your employer will forward the contribution to the investment company on your behalf.