



# Welcome to the Rock Island - Milan School District 403(b) Retirement Plan!



The Rock Island - Milan School District 403(b) Plan is a powerful way to save for your future. Read this flyer to learn more about the benefits of your plan and get answers to your questions. The sooner you start saving for retirement, the better.

## 403(b) Plan Highlights

- **Employee Contribution Options:**
  - Pre-tax: contributions made on a pre-tax basis, reducing your taxable income for the year. Taxes are paid upon withdrawal during retirement.
  - Roth: contributions are made with after-tax dollars. Qualified withdrawals in retirement are tax free.
  - Contributions are made through payroll deductions, and the plan is administered by Lincoln Financial.
- **Contribution Limits:**
  - You can contribute up to 100% of your salary, subject to the annual IRS limits for 403(b) plans.
- **Flexibility to Change Contribution Rate:**
  - You can adjust your contribution rate at any time during the year, allowing you to respond to changes in your financial situation or retirement goals. Increase or decrease your contribution rate at any time.
- **Investment Choices:**
  - The 403(b) plan offers a variety of investment option. The plan's default investment option are YourPath iShares.
- **Consolidate Other Accounts:**
  - You can consolidate assets from one or more previous retirement plans.

## Enroll now!

Join the plan in one of these ways:

- Get personal help. Schedule a one-on-one meeting with your retirement consultant, **Zaina Mujtaba**, at 708-310-9756, [Zaina.Mujtaba@lfg.com](mailto:Zaina.Mujtaba@lfg.com) or [www.lincolnfinancial.com/rockislandschedule](http://www.lincolnfinancial.com/rockislandschedule).
- Visit [LincolnFinancial.com/Retirement](http://LincolnFinancial.com/Retirement) to register for your online account and enroll.
- Call **800-234-3500** to talk to a Lincoln Customer Contact Center representative.

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