

# Annual Notice for Voluntary Retirement Savings Plan

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The School District of Lodi offers voluntary retirement savings plans to help employees save for a secure retirement. **All school district employees are eligible to participate** by making convenient payroll deducted contributions. Our program includes four savings options to choose from, including a 403(b), Roth 403(b), 457 Deferred Compensation Plan and a Roth 457 Deferred Compensation plan. A brief plan description and comparison can be found on the reverse side of this form.

The school district offers two financial firms to provide a full spectrum of investments and retirement planning services. To learn more, contact our approved providers about their plans:

## Retirement Plan Advisors/Security Benefit

Angel Tullar  
3618 Ridge Drive Suite 150  
Janesville, WI 53548  
(608) 531-0190  
atullar@retirementplanadvisors.com  
[www.retirementplanadvisors.com](http://www.retirementplanadvisors.com)

## Available Plans

Roth 457 Deferred Compensation  
457 Deferred Compensation  
403(b) Roth  
403(b)

## WEA Trust

Sharon Schmidt  
PO Box 7893  
Madison, WI 53707-7893  
(800) 279-4030

## Available Plans

403(b) Roth  
403(b)

Employees may enroll in the program at any time by contacting an approved provider; a representative will meet with you to complete the required paperwork for the enrollment.

We encourage you to learn more about your savings opportunities and to participate in our retirement savings program.

## Which Plan Is Best For You?

	Traditional 403(b)	Roth 403(b)	457 Deferred Compensation	Roth 457 Deferred Compensation
<b>Contributions</b>	Pre-Tax	After-Tax	Pre-Tax	After-Tax
<b>Growth</b>	Tax Deferred	Tax Free	Tax Deferred	Tax Free
<b>Distributions</b>	Taxable Available at retirement & age 59½ Early withdrawals subject to 10% federal penalty	Tax Free Available at retirement & age 59½ Early withdrawals subject to 10% federal penalty	Taxable Available at separation of service No age requirement No 10% federal penalty on early withdrawals	Tax Free Available at separation of service No age requirement No 10% federal penalty on early withdrawals
<b>2016 Annual Maximum Contributions</b>	\$18,000 basic \$6,000 extra if over 50 years of age Contributions offset maximum Roth 403(b) contributions	\$18,000 basic \$6,000 extra if over 50 years of age Contributions offset maximum 403(b) contributions	\$18,000 basic \$6,000 extra if over 50 years of age Contributions offset maximum Roth 457 contributions \$36,000 "double up" provision for three consecutive years within eligible retirement	\$18,000 basic \$6,000 extra if over 50 years of age Contributions offset maximum 457 contributions \$36,000 "double up" provision for three consecutive years within eligible retirement