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## TAX-DEFERRED RETIREMENT SAVINGS

Eligible employees may save additional money for retirement over and above the contributions made to an employer—mandated retirement plan by participating in a tax-deferred retirement savings plan. Contributions are pre-tax and must be made through payroll deduction.

- The [403\(b\)](#) is a Tax Savings Annuity plan with numerous providers from whom you can choose to establish an account.
- The [457\(b\)](#) is a retirement savings plan available through TIAA-CREF.
- The Roth 403(b) Plan while not a tax-deferred plan is also available to eligible employees with numerous providers.

Employees should consult a tax advisor and/or attorney for any tax or legal advice needed. District payroll staff are available to assist with processing the payroll deduction.

- ***For assistance with this process, please contact:***

Payroll Services, District Office  
Phone: (213) 891-2209