

# Sec. 403(b) and Sec. 457(b) Tax-Deferred Retirement Savings Plans

While not a part of your Sec. 125 plan, Sec(s). 403(b) and 457(b) plans allow you to invest **on a “before tax or after tax” basis** to supplement your retirement and make up any reduction in your Social Security benefit that you might experience from your participation in the Sec. 125 plan.

Sec. 403(b) tax sheltered annuities and Sec. 457(b) deferred compensation allows annual contributions of up to \$17,500 annually for each plan. A participant could defer up to \$23,000 annually up to 100% of compensation. Additional deferral is available for participants over age 50.

Security Benefit Life offers both Advisor 403(b) and 457(b) plans offering variable annuities or mutual funds. Through the Security Benefit plans, accounts are available through the following money management companies: Dreyfus, American Century, American Funds, Fidelity, Invesco, T. Rowe Price, Wells Fargo and Guggenheim.

Security Benefit is also the exclusive provider of the NEA Valuebuilder program for NEA members. Offering both variable annuities and mutual funds, the NEA Valuebuilder program offers investments through: Invesco Advisors, American Century, Calamos Asset Management, Dreyfus, Fidelity Investments, Guggenheim and Wells Fargo Investments.

Your OFG Financial investment representative can assist you in reviewing the tax advantages of these plans and provide guidance in helping you develop an investment plan to help you reach your financial retirement goals.

*A prospectus containing more information may be obtained from your OFG Financial Services, Inc. Representative. Read the prospectus carefully before investing. Consider the investment objectives, risks and charges and expenses of the investment company carefully before investing; the prospectus contains this and other information about the investment company..*