

The new reality for retirement planning - *it now requires planning*. Fortunately, the College now has two important benefits to complement a PERS retirement.

*\*As a service to employees, the college is able to provide payroll deductions to these providers*

Steps to start contributing to a 403(b), or 457:

1. Select the vendor above and set up an account with the vendor online, paper application or via phone.
2. Once you have confirmed that you have an active account with the vendor, then complete a payroll deduction form. Payroll will begin to make contributions from your paycheck, pre-tax or post-tax (Roth) to your elected vendor.

**SIMPLE & EASY** It is easy to establish a retirement savings account. Money comes directly out of your paycheck each month. Consistency is the key to a savings plan, and payroll deduction makes consistent savings easy. You contribute a portion of your salary on a pre-tax and/or post-tax (Roth) basis. If you choose the pre-tax basis this means that taxes will not be withheld on the portion of your income that you contribute. These contributions, plus any investment earnings, grow on a tax-deferred basis. Taxes are paid as you withdraw your money from your account.

Note: This information is not to be construed as tax advice. Please contact your personal financial advisory or one of the companies on the last page for retirement savings advice.

## College Sponsored Retirement Savings Plans

### Sponsored Companies for 403b, 457, and/or Roth

### Contact Information

AXA Equitable Life Insurance Company 1290 Avenue of the Americas New York, NY 10104	Equi-Vest® TSA Tel. 503-243-4301 or 800-628-6673 Local Agent - Amy Sehlagar
CB&T/American Funds PO Box 4399 Houston, TX 77210	Tel. 800-421-4225
MassMutual Retirement Services (403b/403b Roth) <i>(formerly The Hartford)</i> P.O. Box 1583 Hartford, CT 06144	Crooks & Company Financial Mgmt. 365 Warner Milne Rd, Ste 201 Oregon City OR 97045 Tel. 503-723-9580
Oppenheimer Funds PO Box 5270 Denver, CO 80217-5270	800-835-7305 or Crooks & Company Financial Mgmt. 365 Warner Milne Rd, Ste 201 Oregon City OR 97045 Tel. 503-723-9580
Vanguard, Small Business Services PO Box 1106 Valley Forge, PA 19482-1106	Tel. 800-962-5068
TIAA PO Box 933326 Atlanta, GA 31193	Tel. 800-842-2252
Oregon Savings Growth Plan (457/457 Roth) PERS Affiliated 800 Summer Street NE, Suite 200 Salem, OR 97301 <i>*PAPER APPLICATION ONLY</i>	Tel. 503-378-8561 Jack Schafroth <a href="mailto:Jack.schafroth@state.or.us">Jack.schafroth@state.or.us</a>
Oregon College Savings Plan 16290 SW Upper Boones Ferry Road Tigard, OR 97224 <i>*Not eligible for payroll deductions</i>	Tel. 503-431-7928 John Valley <a href="mailto:John.valley@ost.state.or.us">John.valley@ost.state.or.us</a>

Questions, please contact Rachael Lindsay in Human Resources 503-594-3304