

## **Tax Sheltered Annuities (403b plans):**

**This is available to ALL MSAD#49 Employees**

**Tax Sheltered Annuities are a way to save for retirement and also a way for you to save on your income taxes for the current year. The District does not make any contributions to your plan nor does it match any of your contributions. We will however, forward any amounts you wish to contribute to the approved company you choose.**

**The following are approved companies for Tax Sheltered Annuity Deductions at MSAD#49:**

**Ameriprise Financial Services  
AXA Equitable  
Great American (GALIC)  
Horace Mann Ins.  
ING (Aetna)  
ING (Northern Life, Reliastar Life)  
Metropolitan Life  
Midland National Life Ins. Co.  
Primerica Shareholders  
Security Benefit  
VALIC**

Most local financial agents can help you set up a tax-sheltered annuity through one of these approved companies and most have the necessary forms. You can also check on-line at the websites of any of the above companies to locate a local agent who sells their products.

One of the forms that you must sign to add or change a tax-sheltered annuity deduction is the **MSAD#49 Salary Reduction Agreement**. They are available under District Forms on our website. They are also available at the Business Office.