

## Don't delay, compare today

403bCompare is an easy and transparent online tool you can use to compare the investment fees, performance and services of the 403(b) plans your employer offers.

### At 403bCompare, you can:

- Discover the advantages of a 403(b) account.
- Find your employer's list of approved 403(b) vendors.
- Compare 403(b) products side by side.
- Learn how to enroll and contribute directly from your paycheck.
- Use savings calculators and other tools to answer common financial questions.

### Before enrolling in a 403(b) plan, ask yourself these questions:

1. Have I explored and researched all my options?
2. Do I understand how the plan I chose works?
3. How much is the annual fee?
4. Are there commission fees or surrender charges?
5. How easily can I withdraw my funds?

## How to use 403bCompare

### 1 Register and create your 403bCompare.com account.

It's easy and secure. You can conveniently save information about your employer, favorite 403(b) plans, previous 403(b) comparisons and more.

### 2 Navigate the website using the My Next Steps tool to:

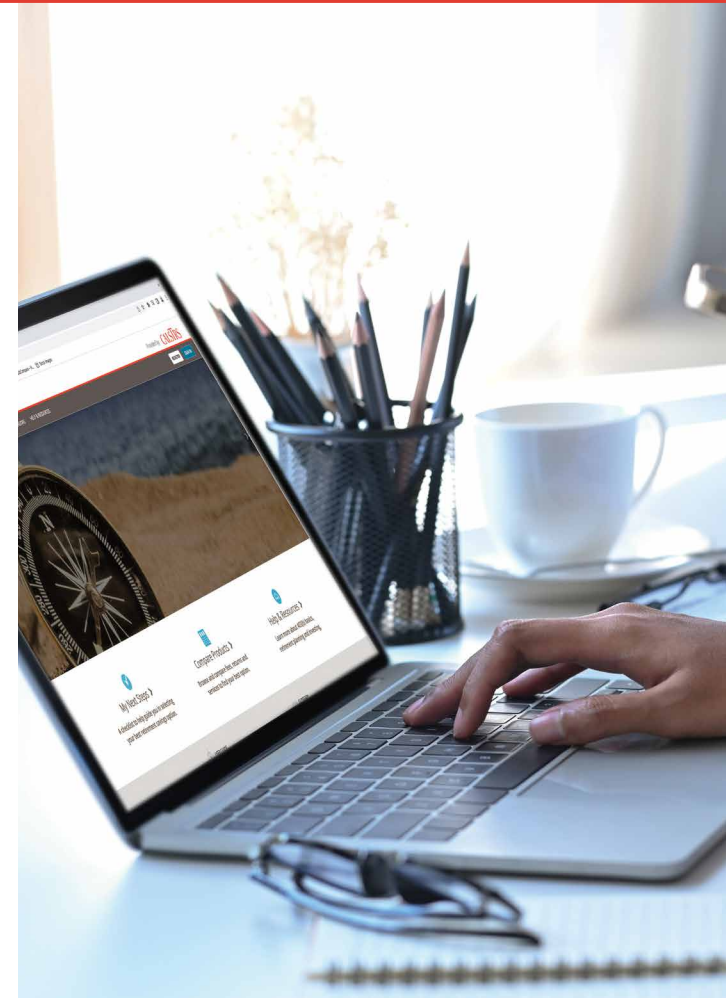
- Find and select your employer.
- Compare and select 403(b) plans.
- Contact a vendor to enroll.
- Set up contributions.

**Tip:** Find your employer first, so you compare only the vendors and plans available through your employer.



Scan the QR Code to use the My Next Steps tool at [403bCompare.com](https://403bcompare.com).

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Let 403bCompare help you choose the best retirement savings plan for you.

**CALSTRS**  
HOW WILL YOU SPEND YOUR FUTURE?

403bCompare was created by the California State Teachers' Retirement System, as required by state law.

## Will your pension be enough?

On average, the CalSTRS and CalPERS defined benefit pension replaces 50% to 60% of an employee's final salary. To complement your pension with the personal retirement savings you'll need, consider opening a 403(b) account.

### What is a 403(b)?

A 403(b) is a supplemental retirement savings plan available to all employees—certificated and classified—of public school districts, community college districts, county offices of education and charter schools.

### Why is a 403(b) a good idea?

403(b)s are designed to help fill the gap between your defined benefit pension and your retirement income goal. By making regular contributions to a 403(b) plan through automatic payroll deductions, you have the potential to save a sizable amount over the long term.

Plus, by deferring part of your compensation into a traditional 403(b) account, you get immediate tax savings on those contributions. Your pretax contributions and earnings grow tax free until you withdraw the funds in retirement.

### How do you start a 403(b)?

Your employer likely offers several 403(b) vendor choices. After comparing plans using 403bCompare and deciding which is best for you, complete your employer's salary reduction agreement and start contributing.

# Even a **small** difference in fees can add up.

All 403(b) plans have fees and expenses but not all 403(b) vendors charge fees the same way. There could be commissions, surrender charges and other restrictions to accessing your savings that can impact your long-term earnings.

Visit [403bCompare.com](https://www.403bcompare.com) to research the plans your district offers.

## Why fees matter

Let's say you make a one-time investment of **\$10,000**, make no further contributions and earn an average of **5%** over **30** years.

If you chose a 403(b) plan with a **0.5%** annual fee, after 30 years you could have **\$10,000** more than if you had chosen a plan with a **1.5%** annual fee.

