

The Retirement Solution

For School Employees



Invest today for tomorrow's retirement

Today, it's more critical than ever that you make time for investing in your future - especially since traditional income sources such as pensions or social security may not be enough for retirement that may last 30 years or more. You may need other ways to save.

That's where we come in. Suncoast Trust & Investment Services*, located at Suncoast School Federal Credit Union, helps school employees prepare for retirement by making available a 403(b) retirement account offered by MEMBERS Trust Company.

Salary deferrals are your opportunity to save for retirement now and pay taxes later. Since contributions are made on a pre-tax basis, the impact on your take-home pay is minimal.

It's Your Benefit - Save on Taxes	Not Participating	Participating
Weekly Pay	\$900	\$900
Salary Deferral	\$0	\$60
Taxable Amount	\$900	\$840
Take-home after taxes	\$648	\$604.80

based on 28% tax bracket

Difference \$43.20

Spend \$43.20 and save \$60.00!

With the 403(b):

- ◆ **You determine** the amount you want to contribute pre-tax from your salary each year. This will greatly reduce your federal income tax.
- ◆ **Your contribution** will be automatically deducted from your paycheck by your employer.
- ◆ **You're free to change** the amount of your contribution and your investment selections as your goals change. And our financial advisors can help you adjust your plan.

Did you know?

You can consolidate your retirement savings from other employer-sponsored plans, including other 403(b), 401(k) or 457 plans as well as IRAs into your 403(b) Plan.

Combining retirement money into a single account can make it easier for you to keep track of your assets.

For more information,
please contact us toll-free at
866.300.9382
or email us at
trustandinvest@suncoastfcu.org



Located at
Suncoast Schools Federal Credit Union



Planning for Life

Trust us to guide you through Life's Financial Journey

Where are you on the road to retirement?

The Retirement Road Test - Does your retirement income plan have the green light? Take your current retirement plan for a test drive and find out if you're on track or need to change your course. As a credit union member, you can receive a complimentary retirement analysis. All you have to do is complete 10 easy questions.

Retirement Central - gives you practical ideas you can apply today and planning tools to help you achieve financial security in retirement.

Deferred Compensation Accounts (DCPs) - with this tax-deferred retirement account, you can invest into certificate accounts or mutual funds.

D.R.O.P. - Are you no longer participating in your Deferred Retirement Option Program (D.R.O.P.) program? Don't leave your retirement plan hanging. The road to retirement begins with the right D.R.O.P. rollover and distribution.

Rollovers - Under current tax laws it's easier than ever for you to transfer your retirement savings from one tax-favored plan to another when you change jobs or leave the workforce. We can help!

403(b) Tax-Sheltered Account - Download an enrollment packet online at www.suncoastfcu.org. Click on "Retirement Accounts." Or feel free to contact us toll free at 866.300.9382.

Suncoast Trust & Investment Services*
Located at Suncoast Schools Federal Credit Union
950 West Fletcher Avenue
Tampa, FL 33612

1. Source: Social Security Administration, Cohort Life Expectancies, Low, intermediate and high cost projections, 2005-2080.

2. Source: U.S. Census Bureau, Current Population Survey, 2006 Annual Social and Economic Supplement.

3. Source: Standard & Poor's Micropal, as of June 2007.

*Suncoast Trust & Investment Services is a marketing name used when offering and selling securities products and services through CUNA Brokerage Services, Inc. (CBSI) or trust products and services through MEMBERS Trust Company (MTC). Representatives are registered, securities are sold, and investment advisory services are offered through CBSI, member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. These representatives may also be employees of Suncoast Schools Federal Credit Union (Credit Union) who accept deposits on behalf of the Credit Union. MTC and CBSI are each under separate contract with Credit Union to make securities and trust services available to members. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by Credit Union.

The Facts About Retirement

Fact: You're planning for a long retirement.

You could spend up to 1/3 of your life in retirement. In 1950, life expectancy was 75 years; today it's approaching 83 years.¹ Proper financial planning can help ensure that assets last a lifetime.

Fact: You'll need to replace more of your income.

A general rule of thumb assumes that retirees will need roughly 75% of their current income during retirement. Social Security provides today's retirees with only 39% of their total income and is expected to provide proportionately less of the total in the future.² To help meet future income needs, a workplace retirement plan can provide an added source of income.

Fact: Inflation shrinks your buying power.

By the time you retire, you'll likely be living in a more expensive world. Consider that over the past 20 years, the average annual rate of inflation has been 3.08%.³ At that rate, in 20 years, a \$50,000 income earned today will need to grow to \$91,785 just to maintain the same level of buying power. To keep up, consider increasing the amount you invest for retirement each year.