

## The more you save, the less you'll pay in taxes

## Let's say your annual pretax income is \$50,000 If you contribute this much \$2,500 (5%) \$5,000 (10%) \$7,500 (15%) to your 457(b) pretax: Your taxable income will be: \$45,000 \$47,500 \$42,500 And you will pay the \$5,700 \$5,400 \$5,100 following in income taxes:1 \$600 more in your pocket

Participating in your municipality's 457(b) plan can help your savings grow and reduce the amount of tax you pay along the way. No matter where you are in life, it's a smart choice that can give you peace of mind about your future — so you can focus on the people and passions that bring fulfillment to your life.

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Ready to get started? Call or email to schedule an appointment.

Take the next step today!

<sup>1</sup> For illustrative purposes only, based on a hypothetical federal tax rate of 12%. Individual cases will vary.