***Hear Ye! Hear Ye! Brookline Educators***

***Presenting the 403b,***

*To Be…Or Not To Be Enrolled*

*Should Not Be The Question!!*



**SIX COMPELLING REASON TO ENROLL IN A 403(B)**

1. A $500,000 dollar nest egg: A 25 year old teacher who invests $200.00 monthly for 35 years – assuming an 8% return – will accumulate a nest egg of almost $500,000 by age 60.
2. Investment grows tax free: All earnings, dividends and capital gains grow tax free until 70.5!
3. It lowers your taxable income: If you earn $50,000 per year and contribute $5,000, you only pay taxes on $45,000, a possible savings of $1,000 a year!
4. Pensions don’t come with a lifetime warranty:
5. Assuming the historical inflation rate of 3%, the purchasing power of $60,000 dollar pension would be reduced by $27,000 in 20 years, leaving you with a meager $33,220.55 a year.
6. Three out of five retirees will outlive their assets!
7. You need a back-up plan: Over 40% of teachers leave the profession before becoming eligible for a full pension.
8. It’s quick, easy and painless: Bring your smartphone and laptop, and you’ll be enrolled in a Vanguard 403b by the end of the meeting!!!

A BEU sponsored 403(b) enrollment workshop will be held in the Pierce School faculty room on Thursday, November 9 at 3:15 pm. Questions: Contact BEU Financial Consultant, Bob Miller, odysseus7@comcast.net.