



Serving hundreds of the employees of Northwest Ohio school districts is not only my business, but my pleasure.

It is exciting to join with the people that help influence and direct our students and their futures. I am grateful for the partnership we have developed with the school districts and colleges as we help employees plan and save for their retirement.



Carleton "Holly" Hollister
Financial Advisor

Holly lives in Bowling Green with his wife, Shelley. He has two adult children, Ericca and Jackson. He is a graduate of Eastwood High School and Bowling Green State University.

Contact



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403 B Retirement

Helping hundreds of
STRS, SERS, and
OPERS employees
retire since 2001

www.Hollister-Financial.com

 **Hollister**
FINANCIAL
1224 W. Wooster St. Ste. C
Bowling Green, OH 43402

FREE Complimentary

60 - Minute

Discovery Session

Schedule Your Appointment by Calling

(419) 728-0309

Appointments are held at your school or one of our
convenient offices in Bowling Green, Maumee or Findlay

Savage

403 B

→ What is it?

A 403 B account is a savings plan through schools and universities. Like a 401k, money is saved tax deferred. But there is no matching funds with the 403B. However, the funds are always yours.

→ Can they help you?

Accumulating additional savings for retirement can be important. Regular deposits from your paycheck make it easy and automatic. **(Out of sight - Out of mind)**

→ At Retirement

Deferring your sick leave and vacation time at retirement can be very important. Not planning for this financial windfall can be a huge tax burden.

→ Plan Ahead

You can start with as little as \$25 per paycheck, to get the account established ahead of retirement. Then your sick leave can easily be deposited in this established account.

Withdrawals* are available after retirement and may be taxed.

*age 55 or older

HOLLISTER-FINANCIAL.COM

Retirement Checklist

- ☐ Meet with STRS/SERS/OPERS and get Benefits Estimate
- ☐ Schedule complimentary meeting with Holly Hollister to complete:
 - ☐ Review STRS/SERS/OPERS
 - ☐ How to handle severance (sick pay)
 - ☐ How to save on taxes
 - ☐ Complete STRS/SERS/OPERS Retirement Process



Carleton "Holly" Hollister
Financial Advisor

Come In, Relax, and Review Your Accounts and Retirement Goals

In this ever changing environment, it is not enough to hope your pension will be sufficient. Take the time to understand your retirement plan.



Standing Guard over Your Retirement
Specializing in STRS/SERS/OPERS Retirements