

THE WENDLAND GROUP



LUVERNE 403(b) SAVINGS PLAN Simplified Enrollment For Your Financial Future

Getting started on your 403(b) is easier than you think. As a member benefit partner of Education Minnesota ESI and a district-approved 403(b) vendor, you can work with our office to set up your account so you can start saving for your future.

ADVANTAGES TO OPENING A 403(b) ACCOUNT

- **District 403(b) Match** - If/when eligible, enrolling in the plan allows you to take advantage of this benefit you won't want to miss - extra money for your retirement.
- **Tax Break** - Because contributions come from your paycheck before taxes are withheld, you pay less in payroll taxes.
- **Tax-deferred Growth** - You pay no taxes on your account until you withdraw money.
- **Rollover Accounts** - Ability to rollover older retirement accounts, such as old 403(b)s or 401(k)s.
- **Timing Considerations** - In retirement investing, more time in the market is generally better than less time. Conversely, the longer you wait to get started, the harder it will be to catch up. The opportunity to start now is one to consider seriously.

LUVERNE SCHOOL DISTRICT 403(b) MATCH

Luverne School District offers both traditional and Roth 403(b) options, and there is no deadline for enrolling.

Years of Service	Match Amount
4-10	\$500.00
11-15	\$1,300.00
16-20	\$2,000.00

EASILY ENROLL IN YOUR 403(b) TODAY!

Option A: Select the appropriate "Schedule Appointment" button based on your location: [Click Here](#).

Option B: Start the process yourself.

1. **Fill out this Secure Client Data Form** – [Please Click Here](#)

Please complete the entire form – we use this to fill out your paperwork.

2. **Decide how much you want to contribute** – At a minimum, you are encouraged to contribute up to your match amount to receive the entire match. You can contribute more if you would like.

3. **Sign the paperwork on DocuSign.** We will submit all paperwork to the appropriate people.

On behalf of everyone at The Wendland Group, we look forward to working with you soon!



Navigating Your Financial Future



EFS ADVISORS | THE WENDLAND GROUP
wendlandgroup@efsadvisors.com | www.efsadvisors.com

Willmar Office

1210 Lakeland Dr SE, Suite 3
Willmar, MN 56201

320-235-1323

Windom Office

PO Box 279 - 560 2nd Ave
Windom, MN 56101

605-695-0336

Detroit Lakes Office

714 Lake Ave, Suite 105
Detroit Lakes, MN 56501

218-989-1009

Fargo Office

3523 45th St S, Suite 100
Fargo, North Dakota, 58104

218-989-1009

Securities offered through Advanced Advisor Group, Member FINRA & SIPC. Investment Advisory Services offered through EFS Advisors LLC, 1995 East Rum River Drive South, Cambridge MN 55008, (877) 403-2374. Advanced Advisor Group and EFS Advisors LLC are affiliates under common control D/B/A EFS Advisors ("EFS"). Education Minnesota-ESI ("EME") is not a current client of EFS and is compensated by EFS based on the number of EME members, regardless if the EME members are clients of EFS, for various EME services, including exclusive marketing and referrals.

This creates an incentive for EME to refer clients to EFS. For more details, please refer to Item 14 of the most recently filed Form ADV Part 2A Brochures.