

# THE WENDLAND GROUP



## ADA-BORUP 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.

### ADA-BORUP SCHOOL DISTRICT 403(b) MATCH

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

Years of Service	Match Amount
Tenured- Half-time +	\$1,200.00

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



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

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### ALEXANDRIA SCHOOL DISTRICT 403(b) MATCH

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

Years of Service	Match Amount
After 3+	2% of Pay – Max \$2,000.00/year

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

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### ASHBY SCHOOL DISTRICT 403(b) MATCH

Ashby School District offers both traditional 403(b) options, and the deadline for enrolling is July 1st.

Years of Service	Match Amount
4-7	\$400.00
8-11	\$800.00
12+	\$1,200.00

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

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### BARNESVILLE SCHOOL DISTRICT 403(b) MATCH

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

Years of Service	Match Amount
1	\$0.00
2-3	\$500.00
4-10	\$1,000.00
11+	\$2,000.00

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## BATTLE LAKE 403(b) SAVINGS PLAN Simplified Enrollment For Your Financial Future

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### BATTLE LAKE SCHOOL DISTRICT 403(b) MATCH

Battle Lake School District offers a traditional 403(b) option, and the deadline for enrolling is September 12th.

Years of Service	Match Amount
0-3	\$300.00
4-11	\$600.00
12-16	\$1,150.00
17-20	\$1,700.00
21+	\$2,750.00

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## BRANDON-EVANSVILLE 403(b) SAVINGS PLAN

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#### BRANDON-EVANSVILLE SCHOOL DISTRICT 403(b) MATCH

Brandon-Evansville School District offers both traditional and Roth 403(b) options, and the deadline for enrolling is the 10th of the month.

Tenured Level	Match Amount
0	\$0
1-2	\$800.00
3-7	\$1,300.00
8-12	\$2,300.00
18+	\$2,800.00

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

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### BRECKENRIDGE SCHOOL DISTRICT 403(b) MATCH

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

Years of Service	Match Amount
4-7	\$750.00
8-12	\$1,000.00
13-17	\$1,250.00
18-25	\$1,500.00
25+	\$1,750.00

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## CAMPBELL-TINTAH 403(b) SAVINGS PLAN

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#### CAMPBELL-TINTAH SCHOOL DISTRICT 403(b) MATCH

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

Years of Service	Match Amount
2-3	\$1,500.00
4-7	\$1,800.00
8-11	\$2,100.00
12-15	\$2,700.00
16+	\$3,300.00

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## CLIMAX-SHELLY 403(b) SAVINGS PLAN Simplified Enrollment For Your Financial Future

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### CLIMAX-SHELLY SCHOOL DISTRICT 403(b) MATCH

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

Years of Service	Match Amount
2-3	\$1,500.00
4-7	\$1,800.00
8-11	\$2,100.00
12-15	\$2,700.00
16+	\$3,300.00

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## CGB 403(b) SAVINGS PLAN

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- **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.
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- **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.

#### CGB SCHOOL DISTRICT 403(b) MATCH

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

Years of Service	Match Amount
2-3	\$1,500.00
4-7	\$1,800.00
8-11	\$2,100.00
12-15	\$2,700.00
16+	\$3,300.00

## EASILY ENROLL IN YOUR 403(b) TODAY!

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**Option B:** Start the process yourself.

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

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### ADVANTAGES TO OPENING A 403(b) ACCOUNT

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### CROOKSTON SCHOOL DISTRICT 403(b) MATCH

Crookston School District offers both traditional and Roth 403(b) options, and the deadline for enrolling is September 4th.

Years of Service	Match Amount
4-9	\$588.00
10-15	\$708.00
16+	\$828.00

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## DETROIT LAKES 403(b) SAVINGS PLAN Simplified Enrollment For Your Financial Future

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### DETROIT LAKES SCHOOL DISTRICT 403(b) MATCH

Detroit Lakes School District offers both traditional 403(b) options, and the deadline for enrolling is the 1st of every quarter.

Years of Service	Match Amount
1-3	\$350.00
4-5	\$625.00
6-15	\$875.00
16+	\$1,475.00

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## DGF 403(b) SAVINGS PLAN

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#### DGF SCHOOL DISTRICT 403(b) MATCH

DGF School District offers a traditional 403(b) option, and the deadline for enrolling is September 1st.

##### Full-Time Employees

Years of Service	Match Amount
0-7	\$1,000.00
8-15	\$1,500.00
16+	\$2,000.00

## Part-Time Employees

Years of Service	Match Amount
1-3	\$0.00
3+	\$1,000.00

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## EAST GRAND FORKS 403(b) SAVINGS PLAN Simplified Enrollment For Your Financial Future

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### EAST GRAND FORKS SCHOOL DISTRICT 403(b) MATCH

East Grand Forks School District offers a traditional 403(b) option, and the deadline for enrolling is September 5th.

Years of Service	Match Amount
3+	2.5% of basic salary

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# THE WENDLAND GROUP



## FERTILE-BELTRAMI 403(b) SAVINGS PLAN

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#### FERTILE-BELTRAMI SCHOOL DISTRICT 403(b) MATCH

Fertile-Beltrami School District offers a traditional 403(b) option, and the deadline for enrolling is September 1st.

Years of Service	Match Amount
0-9	\$1,200.00
10-19	\$1,500.00
20+	\$1,800.00

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

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### GOODRIDGE SCHOOL DISTRICT 403(b) MATCH

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

Years of Service	Match Amount
2-3	\$1,500.00
4-7	\$1,800.00
8-11	\$2,100.00
12-15	\$2,700.00
16+	\$3,300.00

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

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### HAWLEY SCHOOL DISTRICT 403(b) MATCH

Hawley School District offers both traditional and Roth 403(b) options, and the deadline for enrolling is August 1st.

Years of Service	Match Amount
0-3	\$450.00
4-10	\$875.00
11-20	\$1,750.00
21+	\$2,250.00

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## HERMAN-NORCROSS 403(b) SAVINGS PLAN

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#### ADVANTAGES TO OPENING A 403(b) ACCOUNT

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#### HERMAN-NORCROSS SCHOOL DISTRICT 403(b) MATCH

Herman- Norcross School District offers a traditional 403(b) option, and there is no deadline for enrolling.

Years of Service	Match Amount
0-3	\$100.00
4-7	\$400.00
8-15	\$500.00
16-19	\$700.00
20+	\$900.00

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## LAKE PARK-AUDUBON 403(b) SAVINGS PLAN

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#### 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.

#### LAKE PARK- AUDUBON SCHOOL DISTRICT 403(b) MATCH

Lake Park-Audubon School District offers both traditional and Roth 403(b) options, and the deadline for enrolling is February 1st.

Years of Service	Match Amount
1-3	\$250.00
4-6	\$500.00
7-9	\$750.00
10-14	\$1,000.00
15-19	\$1,250.00
20+	\$1,500.00

## EASILY ENROLL IN YOUR 403(b) TODAY!

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**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.

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

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### 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.
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### MOORHEAD SCHOOL DISTRICT 403(b) MATCH

Moorhead School District offers both traditional and Roth 403(b) options, and the deadline for enrolling is the 1st of each month.

Years of Service	Match Amount
0+	3% immediate match

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## PELICAN RAPIDS 403(b) SAVINGS PLAN Simplified Enrollment For Your Financial Future

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### ADVANTAGES TO OPENING A 403(b) ACCOUNT

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- **Tax Break** - Because contributions come from your paycheck before taxes are withheld, you pay less in payroll taxes.
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- **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.

### PELICAN RAPIDS SCHOOL DISTRICT 403(b) MATCH

Pelican Rapids School District offers a traditional 403(b) option, and there is no deadline for enrolling.

Years of Service	Match Amount
1-3	\$0.00
4-10	\$1,750.00
11+	\$2,250.00

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

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### PERHAM SCHOOL DISTRICT 403(b) MATCH

Perham School District offers a traditional 403(b) option, and the deadline for enrolling is September 1st.

Years of Service	Match Amount
0-1	\$0.00
2-9	\$500.00
10-14	\$750.00
15+	\$1,000.00

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## RED LAKE FALLS 403(b) SAVINGS PLAN Simplified Enrollment For Your Financial Future

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### RED LAKE FALLS SCHOOL DISTRICT 403(b) MATCH

Red Lake Falls School District offers a traditional 403(b) option, and there is no deadline for enrolling.

Years of Service	Match Amount
0-4	\$650.00
5-9	\$850.00
10-14	\$1,050.00
15-19	\$1,250.00
20+	\$1,450.00

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

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### ADVANTAGES TO OPENING A 403(b) ACCOUNT

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### ROTHSAY SCHOOL DISTRICT 403(b) MATCH

Rothsay School District offers a traditional 403(b) option, and there is no deadline for enrolling.

Years of Service	Match Amount
0-2	\$0.00
3-9	\$750.00
10-14	\$1,000.00
15-19	\$1,250.00
20+	\$1,450.00

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## THIEF RIVER FALLS 403(b) SAVINGS PLAN

### Simplified Enrollment For Your Financial Future

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#### THIEF RIVER FALLS SCHOOL DISTRICT 403(b) MATCH

Thief River Falls School District offers a traditional 403(b) option, and there is no deadline for enrolling.

Years of Service	Match Amount
Non-Tenured	\$300.00
Continuing Contract Status – 10 year	\$1,050.00
11+	\$1,650.00

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## ULEN-HITTERDAHL 403(b) SAVINGS PLAN Simplified Enrollment For Your Financial Future

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### ULEN-HITTERDAHL SCHOOL DISTRICT 403(b) MATCH

Ulen-Hitterdahl School District offers a traditional 403(b) option, and the deadline for enrolling is September 5th.

Years of Service	Match Amount
0+	\$1,500.00

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

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### ADVANTAGES TO OPENING A 403(b) ACCOUNT

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- **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.
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### WHEATON SCHOOL DISTRICT 403(b) MATCH

Wheaton School District offers a traditional 403(b) option, and there is no deadline for enrolling.

Years of Service	Match Amount
0-3	\$0.00
4	\$800.00
5	\$1,050.00
6	\$1,300.00
7+	\$1,550.00

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# THE WENDLAND GROUP



## WIN-E-MAC 403(b) SAVINGS PLAN Simplified Enrollment For Your Financial Future

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- **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.

### WIN-E-MAC SCHOOL DISTRICT 403(b) MATCH

Win-E-Mac School District offers both traditional and Roth 403(b) options, and the deadline for enrolling is September 5th.

Years of Service	Match Amount
0-3	\$450.00
4-9	\$700.00
10-14	\$1,200.00
15-19	\$1,700.00
20+	\$2,200.00

## EASILY ENROLL IN YOUR 403(b) TODAY!

**Option A:** Schedule an appointment for assistance with your enrollment: [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.

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## Fraze - Vergas 403(b) SAVINGS PLAN Simplified Enrollment For Your Financial Future

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### 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.
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### FRAZEE-VERGAS SCHOOL DISTRICT 403(b) MATCH

Fraze-Vergas School District offers a traditional 403(b) option, and there is no deadline for enrolling.

Years of Service	Match Amount
1-3	\$0.00
4-10	\$1,440.00
11-20	\$1,800.00
21+	\$2,040.00

## EASILY ENROLL IN YOUR 403(b) TODAY!

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## WEST CENTRAL AREA 403(b) SAVINGS PLAN

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#### ADVANTAGES TO OPENING A 403(b) ACCOUNT

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- **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.

#### WEST CENTRAL AREA SCHOOL DISTRICT 403(b) MATCH

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

Years of Service	Match Amount
1-3	\$500.00
4-6	\$800.00
7-9	\$1,100.00
10-12	\$1,400.00
13-15	\$1,700.00
16-18	\$2,000.00
19+	\$2,300.00

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## NORMAN COUNTY EAST 403(b) SAVINGS PLAN

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#### ADVANTAGES TO OPENING A 403(b) ACCOUNT

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- **Rollover Accounts** - Ability to rollover older retirement accounts, such as old 403(b)s or 401(k)s.
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#### NORMAN COUNTY EAST SCHOOL DISTRICT 403(b) MATCH

Norman County East School District offers a traditional 403(b) option, and there is no deadline for enrolling.

Years of Service	Match Amount
0-2	\$0
3	\$600.00
4+	\$1,200.00

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

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### UNDERWOOD SCHOOL DISTRICT 403(b) MATCH

Underwood School District offers a traditional 403(b) option, and the deadline for enrolling is July 1st.

Years of Service	Match Amount
0-3	\$0
4-10	\$1,200.00
11-14	\$1,350.00
15-19	\$1,600.00
20+	\$1,900.00

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## HENNING 403(b) SAVINGS PLAN

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#### ADVANTAGES TO OPENING A 403(b) ACCOUNT

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#### HENNING SCHOOL DISTRICT 403(b) MATCH

Henning School District offers a traditional 403(b) option, and there is no deadline for enrolling.

Years of Service	Match Amount
4-11	\$800.00
12-16	\$1,150.00
17+	\$1,425.00

## EASILY ENROLL IN YOUR 403(b) TODAY!

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

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### ADVANTAGES TO OPENING A 403(b) ACCOUNT

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### MAHNOMEN SCHOOL DISTRICT 403(b) MATCH

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

Years of Service	Match Amount
0-3	\$0
4-8	\$250.00
9-13	\$500.00
14-18	\$750.00
19-23	\$1,000.00
24-28	\$1,250.00

## EASILY ENROLL IN YOUR 403(b) TODAY!

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## MARSHALL COUNTY CENTRAL 403(b) SAVINGS PLAN

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#### ADVANTAGES TO OPENING A 403(b) ACCOUNT

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#### MARSHALL COUNTY CENTRAL SCHOOL DISTRICT 403(b) MATCH

Marshall County Central School District offers both traditional and Roth 403(b) options, and the deadline for enrolling is Sept. 25.

Years of Service	Match Amount
0-4	\$380.00
5-9	\$560.00
10-14	\$800.00
15-19	\$1,040.00
20-24	\$1,400.00
25+	\$1,700.00

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## FERGUS FALLS 403(b) SAVINGS PLAN

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#### ADVANTAGES TO OPENING A 403(b) ACCOUNT

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#### FERGUS FALLS SCHOOL DISTRICT 403(b) MATCH

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

Years of Service	Match Amount
1-7	\$1,350.00
8-13	\$1,650.00
14-18	\$2,250.00
19+	\$2,850.00

## EASILY ENROLL IN YOUR 403(b) TODAY!

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## ROYALTON 403(b) SAVINGS PLAN

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- **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.

#### ROYALTON SCHOOL DISTRICT 403(b) MATCH

Royalton School District offers a traditional 403(b) option, and the deadline for enrolling is Sept 30th.

Years of Service	Match Amount
0-3	\$300.00
4-8	\$600.00
9-12	\$1,200.00
13-15	\$1,800.00
16+	\$2,000.00

## EASILY ENROLL IN YOUR 403(b) TODAY!

**Option A:** Schedule an appointment for assistance with your enrollment: [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!**



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## SEBEKA 403(b) SAVINGS PLAN

### Simplified Enrollment For Your Financial Future

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#### 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.

#### SEBEKA SCHOOL DISTRICT 403(b) MATCH

Sebek School District offers a traditional 403(b) option, and the deadline for enrolling is the first Friday of October.

Years of Service	Match Amount
0-3	\$0.00
4-6	\$300.00
7-9	\$600.00
10-12	\$900.00
13-15	\$1,200.00
16+	\$1,500.00

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# THE WENDLAND GROUP



## WAUBUN 403(b) SAVINGS PLAN

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#### ADVANTAGES TO OPENING A 403(b) ACCOUNT

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- **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.

#### WAUBUN SCHOOL DISTRICT 403(b) MATCH

Waubun School District offers a traditional 403(b) option, and there is no deadline for enrolling.

Years of Service	Match Amount
0-3	\$0.00
4-9	2% up to \$2,000.00
10-14	2.5% up to \$2,250.00
15+	3% up to \$2,500.00

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## PARKERS PRAIRIE 403(b) SAVINGS PLAN

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### 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.
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### PARKERS PRAIRIE SCHOOL DISTRICT 403(b) MATCH

Parkers Prairie School District offers a traditional 403(b) option, and the deadline for enrolling is September 1st.

Years of Service	Match Amount
1-3	\$500.00
4-8	\$700.00
9-13	\$1,000.00
14-20	\$1,200.00
21+	\$2,100.00

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# THE WENDLAND GROUP



## BROWNS VALLEY 403(b) SAVINGS PLAN

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#### ADVANTAGES TO OPENING A 403(b) ACCOUNT

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#### BROWNS VALLEY SCHOOL DISTRICT 403(b) MATCH

Browns Valley School District offers both traditional & ROTH 403(b) options, and there is no deadline for enrolling.

Years of Service	Match Amount
0-4	\$500.00
5+	\$1,000.00

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