

THE WENDLAND GROUP



HERON LAKE-OKEBENA 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.

HERON LAKE-OKEBENA SCHOOL DISTRICT 403(b) MATCH

Heron Lake-Okebena School District offers both traditional and Roth 403(b) options, and the deadline for enrolling is August 20th or December 20th.

Years of Service	Match Amount
0-5	\$720.00
6-10	\$840.00
11-15	\$960.00
16-20	\$1,260.00
21+	\$1,800.00

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



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