

457 & 403(b) TSA Retirement Plan Comparison

<u>Features</u>	<u>457 Plan</u>	<u>403(b) TSA</u>
Pre-Tax Contributions	Yes	Yes
Tax Deferral	Yes	Yes
10% IRS Premature Distribution Penalty*	<u>No</u>	<u>Yes</u>

*Upon separation of service (terminating employment)

Contribution Limits – To Each Plan

Pre-Tax Deferral Limit	\$19,500	\$19,500
Over age 50+ Catch-up Contributions	<u>+\$6,500</u>	<u>+\$6,500</u>
Total Possible Tax Deferral*	\$26,000	\$26,000

*Contribute to both 457 & 403(b) plans for **maximum deferral of \$39,000 or \$52,000**

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