



SCHOOL EMPLOYEE SAVER CHECKLIST

Participating in one of your local school district's 403(b) plans isn't complicated when you know the steps to take to get there.

Becoming a School Employee Saver is easy as 1-2-3 with this quick checklist.

KNOW YOUR STUFF

- Use the WHAT'S THE BEST WAY TO SAVE? tool at SchoolEmployeeSaver.com to determine the best way to save. (Hint: It's through a 403(b) plan.)
- Try the AM I ON THE RIGHT TRACK? tool at SchoolEmployeeSaver.com to figure out if you're headed in the right direction based on where you are in your career.
- Learn more about the 403(b) plan.
- Review and print all the tipsheets in the Planning Toolkit at SchoolEmployeeSaver.com to equip yourself as a School Employee Saver.

CONTACT YOUR LOCAL BENEFITS MANAGER

- Get in touch with your local school district's human resources and employee benefits department.
- Request a copy of your district's 403(b) plan information, including a summary of the different plans' provisions and requirements.
- Obtain the list of approved vendors that offer 403(b) savings accounts for your local school district.
- Request enrollment forms and associated paperwork.

CHOOSE YOUR FINANCIAL INSTITUTION, FINANCIAL ADVISOR AND INVESTMENT OPTIONS

- Review and print Tipsheet #2: How to Pick an Advisor and Tipsheet #3: Choosing a 403(b) Plan before meeting with financial institutions and advisors to potentially manage your 403(b) plan and any other investments.
- Contact and interview potential financial advisors about themselves, their financial institution and their available 403(b) plans using the tipsheets.
- Determine which plans best meet your timeline (the number of years until you retire or until you need to access the funds), goals (the kind of after-school lifestyle you desire and how much you need to save to achieve it) and risk tolerance (how much investment volatility — or changes in value — you can manage).

DECIDE HOW MUCH TO SAVE

- Estimate your benefits from the Florida Retirement System and Social Security. Consult your financial advisor and/or local benefits manager if necessary.
- Calculate how much you want to contribute from each paycheck. Your advisors can help.

SIGN UP

- Complete and submit a salary reduction form with the amount you want to contribute.
- Complete and submit enrollment forms indicating the investments you want in your 403(b) plan.

**Congrats on becoming a School Employee Saver,
which is the best way to ensure a happy and healthy life after school!**

www.SchoolEmployeesSaver.com