

TAX SHELTERED ANNUITY (TSA)

As an employee of a public school, you're eligible to enroll in a Tax Sheltered Annuity (TSA). A TSA combines the advantage of investing pre-tax dollars with earning tax-deferred interest, making it a powerful retirement planning vehicle. The Multnomah ESD does not sponsor, promote or contribute money to any TSA plans for employees. You may, however, have monthly paycheck deductions made and transferred to one of the TSA accounts listed below. Your TSA plan agent can assist you with the regulations of IRS Code 403B in determining the maximum amount of your income you are eligible to contribute each year. A new TSA plan may be added to the list when a minimum of 5 staff members participate. The IRS allows contribution amounts to be changed once per calendar year. If you want to make a change contact your agent/company to complete a payroll deduction form and submit the completed form to Payroll by the 15th of the month. If you are a part year employee, not scheduled to work in July and August, changes made after June 15th will be effective in your September check. Because of early payroll in December the form must be received by the 10th of the month.

For information on the plans offered and assistance in completing enrollment forms, please contact the company directly at the number listed below. Additionally, you can contact an agent listed in the yellow page.

<u>NAME OF COMPANY</u>	<u>WEBSITE</u>	<u>TELEPHONE</u>
Aetna Life Insurance (now ING)	www.ingretirementplans.com	1 -800-262-3862
American United Life Insurance Co	www.aul.com	1-800-249-6269
Copeland Companies (now Met Life)	www.metlife.csplans.com	1-800-227-4909
The Equitable (now AXA Equitable)	www.axa-equitable.com	503-222-9471
Fidelity Group (Fidelity Investments)	www.fidelity.com	1-800-343-0860
First Investors	www.firstinvestors.com	1-800-423-4026
IDS American Express (now Ameriprise Financial Services, Inc)	www.ameriprise.com	1-800-862-7919
Kemper Investors	www.kemperinvestors.com	1-800-621-5001
Lincoln National (Lincoln Financial)	www.lfg.com	Contact an agent.
New York Life Insurance Co.		Contact an agent
Oppenheimer Funds	www.oppenheimerfunds.com	1-800-525-7048
OSGP- Oregon Savings Growth Plan	www.osgp.csplans.com	1-800-365-8494
Safeco (now Symetra Financial)	www.symetra.com	1-800-796-3872
Scudder (now DWS Scudder)	www.scudder.com	1-800-525-2568
Standard Insurance Co. (now Standard)	www.standard.com	1-800-247-6888
Sun Life Financial)	www.sunlife-usa.com	1-800-752-7215
VALIC (now AIG VALIC)	www.valic.com	1-800-448-2542