

CLACKAMAS COMMUNITY COLLEGE

Human Resources
503-657-6958 x 2594
November 21, 2008

The new reality for retirement planning - *it now requires planning*. Fortunately the College now has two important benefits to complement a PERS retirement.

1

College Sponsored Retirement Providers

- Local Advisors
- Advise on investment options
- Integrated financial planning
- Monthly statements
- 403 (b), 457 and 403(b) Roth Plan
- annual contribution limits apply (see your financial advisor)

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Oregon Savings Growth Plan (PERS Affiliated)

- Internet or Service Center support
- Simple do-it-yourself structure
- Nine diversified investment options
- Quarterly statements
- 457 Plan
- annual contribution limits apply (see your financial advisor)

SIMPLE & EASY It is easy to establish a retirement savings account. Money comes directly out of your paycheck each month. Consistency is the key to a savings plan, and payroll deduction makes consistent savings easy. You contribute a portion of your salary on a pre-tax and/or post-tax basis. If you choose the pre-tax basis this means that taxes will not be withheld on the portion of your income that you contribute. These contributions, plus any investment earnings, grow on a tax-deferred basis. Taxes are paid as you withdraw your money from your account.

Note: This information is not to be construed as tax advice. Please contact your personal financial advisory or one of the companies on the last page for retirement savings advice.

College Sponsored Retirement Savings Plans

Oregon Savings Growth Plan PERS Affiliated 800 Summer Street NE, Suite 200 Salem, OR 97301	457 Plan Only Tel. 503-378-3730
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Sponsored Companies for 403b, 457, and/or Roth	Contact Information
AXA Equitable Life Insurance Company 1290 Avenue of the Americas New York NY 10104	Equi-Vest® TSA 800-628-6673
CB&T/American Funds PO Box 4399 Houston TX 77210	800-421-5475 ext. 37
Hartford 200 Hopmeadow St Simsbury CT 06089	Crooks & Company Financial Mgmt. 365 Warner Milne Rd, Ste 201 Oregon City OR 97045 503-723-9580
Oppenheimer Funds PO Box 5270 Denver CO 80217-5270	800-835-7305
Vanguard, Small Business Services PO Box 1106 Valley Forge PA 19482-1106	800-662-2003

**As a service to employees, the college is able to provide payroll deductions to these providers*