

*Exceptional service from people you know,
at a financial institution you can trust.*

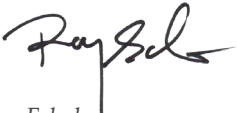
Dear Member,

At Suncoast Trust & Investment Services our team of retirement planning professionals partner with you to help you reach your retirement goals.

Since 1987, Suncoast Trust & Investment Services, located at Suncoast Credit Union, has helped school district employees prepare for retirement with a 403(b) retirement savings account.

We welcome the opportunity to help create your personalized plan. Whether you're looking for guidance on creating wealth, protecting wealth, or making smart financial decisions we're here to help. Please contact us and let's discuss how we can best help you achieve your financial goals.

Sincerely,



Roy Echols
Vice President
Suncoast Trust & Investment Services



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403(b) Retirement Account



Retirement for school employees



Your Vision, Our Experience

Today, it's more critical than ever for you to invest in your future, especially since traditional sources of income, such as Florida Retirement System pension or Social Security, may not be enough for a retirement that may last 30 years or longer. That's where we come in.

With over 25 years of experience, Suncoast Trust & Investment Services located at Suncoast Credit Unions specializes in helping school employees prepare for retirement. To build your retirement plan, our team of licensed professionals will:

1. Determine your retirement goals
2. Create a sound retirement roadmap
3. Select the right retirement investment strategy

What Is a 403(b) Account?

As a school-district employee, you have a unique opportunity to participate in a special savings plan called a 403(b) tax sheltered account, named for the section of the Internal Revenue Code that created it. A 403(b) plan enables an employer to offer an annuity contract or mutual fund custodial account to its employees. Employees can make pre-tax contributions and if the plan permits, Roth after-tax contributions.

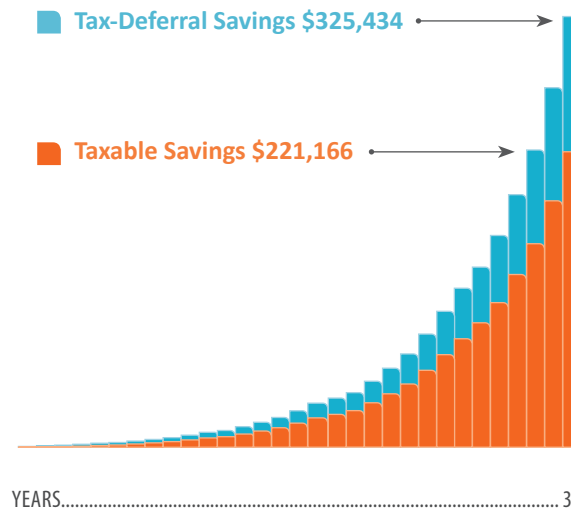
Tax Savings

Your deferral can accelerate your account's growth.

Per paycheck contribution	Reduce current tax by	Out-of-pocket cost	Account Value	
			15Years	25 Years
\$50	\$12	\$37	\$36,746	\$98,937
\$70	\$19	\$56	\$55,119	\$148,405
\$100	\$25	\$75	\$73,492	\$197,874
\$150	\$37	\$112	\$110,238	\$296,810
\$200	\$50	\$150	\$146,984	\$395,747
\$300	\$75	\$225	\$220,475	\$593,621

This is a hypothetical, does not reflect the return of any specific investment and is not a guaranteed. Figures are based on 26 contributions per year, 8% annual rate of return, and 25% marginal tax bracket.

Taxable vs. Tax-Deferred Savings



A \$100 per paycheck contribution over 30 years in a tax-deferred 403(b) account will outpace a taxable savings account by over 30%! As you can see, the tax-deferred 403(b) account value is \$325,434 compared to \$221,166 in the taxable account. This example assumes a before-tax 8% annual rate of return and 25% marginal tax bracket.

Key Benefits of a 403b

- Tax-deferred growth and compounding
- Lowering your taxable income
- Automatic contributions from your paycheck
- Consolidating all of your retirement accounts
- Accessing your money through loan features
- Buying additional years of service credits tax-free
- Catch-up contributions for years of service
- Catch-up contributions for over age 50
- Penalty-free early withdrawal options
- Roth 403(b) option

Why Choose Suncoast?

Designed exclusively for school employees and credit union members, come see the advantages of working with Suncoast Trust & Investment Services for your 403(b) retirement. There is no cost or obligation to meet with a professional.

- Local, personalized service
- Licensed professionals
- No proprietary products
- Over 25 options
- Asset allocation portfolios
- World class money managers; Vanguard, T. Rowe Price, American Funds, Dodge & Cox, Franklin Templeton

It's never too early to plan for retirement