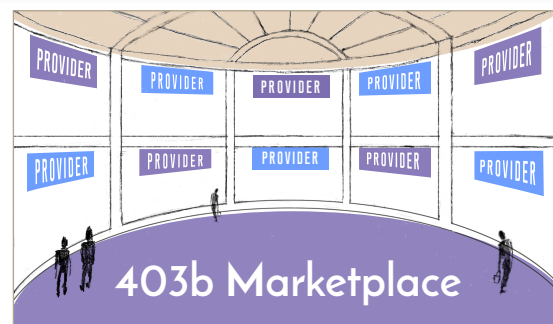


# 403B SHOPPING GUIDE

## 1 FIND YOUR TPA

Many K-12 employees are unaware that their school district has a TPA (third party administrator) like OMNI. Visit your TPA's website to find out which providers your district has made available to you.



## 2 COMPARE PROVIDERS

Providers under a 403(b) plan can be one of two types:  
1. Insurance companies or Custodial Retirement Accounts.  
2. Be sure you know the difference before signing up with a particular provider.

*\*The companies listed are not affiliated with LPL Financial.*



Metlife, AXA  
Voya



Vanguard, FTJ Fundchoice  
Aspire Financial

## 3 COMPARE PRODUCTS

Find out which investment products the providers offer and which one might be the best fit to pursue your financial goals. Don't just go with what the lunch room salesman is selling...it may not be in your best interest!



## 4 COMPARE FEES

Research shows many retirement accounts can include HIDDEN FEES that eat up a portion of your retirement savings over time. There are potentially three layers of fees and charges that participants should be aware of. Some products have more fees than others. Some products claim to have no fees. Be wary of these products.



*Product Fees, Investment Fees,  
Third Party / Administrative Fees?*

## 5 CONTRIBUTE PAYCHECK %

After you open an account, you need to set up your SALARY REDUCTION AGREEMENT through your TPA. You don't have to make a large contribution. The important thing is to **START SAVING TODAY** to maximize potential savings!



LEARN MORE...(b) informed at [www.WarwickFA.com](http://www.WarwickFA.com)

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