

Your Retirement -



What Does it Take?



Is Retire/Rehire an Option?



How Much Should I Save?



When Can I Retire?

Financial Needs & Options



403(b) or TSA Accounts

Tax Sheltered Account allowing educator's
Payroll Reduction Deferrals

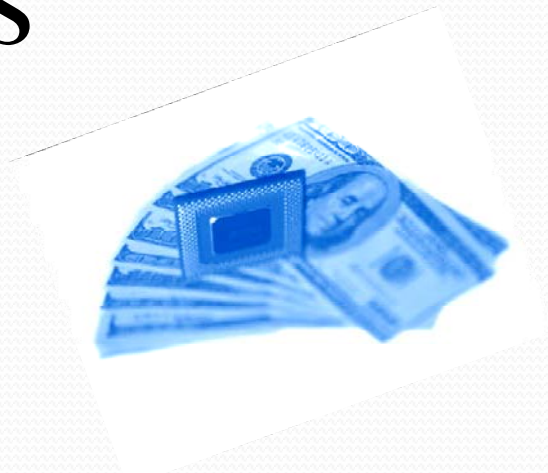
Maximize your 403(b), based on Federal Tax Law limits:

2010/2011 (Indexed) Basic Limit	Additional Allowance For Age 50 & Over	Additional Allowance for 15 or more years w/ same school district
\$16,500	\$5,500	Maximum of \$3,000 per year (\$15,000 lifetime limit)

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Investment Options Available for Tax Sheltered Accounts



Annuities

Fixed Annuities

Fixed Indexed Annuities

Variable Annuities

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DISCLOSURE

FIXED INDEXED: Fixed Indexed Annuities are Insurance Contracts and do not directly participate in any stock, bond or equity investments. You are not buying any shares of Stocks, bonds or shares of an index. The Market index value does not include the dividends paid on the underlying market index. These dividends are also not reflected in any indexed interest that may be credited to your contract. Such contracts have substantial variation in terms, costs of guarantees and features and may cap participation or returns in significant ways. Investors are cautioned to carefully review a fixed index annuity for its features, costs, and risk and how the variables are calculated. Any guarantees are backed by the financial strength of the insurance company.

The tax-deferred feature of an annuity should not be a factor in purchasing an annuity in a tax-qualified plan. Tax deferral is provided by the plan and the tax-deferral of the annuity does not provide any additional benefit. Annuities are subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject. Individuals should only purchase an annuity in a qualified plan when its other benefits, such as lifetime income payments, family protection through death benefits, and/or guaranteed fees meet their current needs.

VARIABLE: Before investing in any variable annuity carefully read the contract and underlying sub account prospectuses) which contain information about investment objectives, risks, charges, expenses and other information all of which should be carefully considered before investing. For current prospectus(es) call (800) 874-6910. The investment return and principal value will fluctuate and, when redeemed, the investment may be worth more or less than the original purchase price.

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Mutual Funds

Managed Mutual Funds

Investments

DISCLOSURE

Before investing carefully read the prospectus(es) which contain information about investment objectives, risks, charges, expenses and other information all of which should be carefully considered before investing. For current prospectus(es) call (800) 874-6910. Investing involves risk. The investment return and principal value will fluctuate and, when redeemed, the investment may be worth more or less than the original purchase price. Mutual funds and money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Asset allocation or the use of an investment advisor cannot ensure a profit nor guarantee against loss.

The logo for EFS, consisting of the letters 'EFS' in a stylized blue font.

when **Your Investments**
stand the test of time,



**Your Retirement will exceed
Your Expectations!**

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