

# *403(b) or TSA Accounts*

**TAX SHELTERED ACCOUNT ALLOWING EDUCATOR'S  
PAYROLL REDUCTION DEFERRALS**

**MAXIMIZE YOUR 403(b), BASED ON FEDERAL TAX LAW LIMITS:**

<b>2010 Basic Limit (indexed in future years)</b>	<b>Additional Allowance For Age 50 &amp; Over</b>	<b>Additional Allowance for 15 or more years w/ same school district</b>
<b>\$16,500</b>	<b>\$5,500</b>	<b>Maximum of \$3,000 per year (\$15,000 lifetime limit)</b>

*EFS*

