



SECTION 403(B) ANNUITY/MUTUAL FUND ARRANGEMENTS

**Individuals interested in participating in the program should contact the Human Resources Department for additional information.
 Telephone: 662-915-1518 Email: hr@olemiss.edu**

Pre-Tax 403(B):

- Employees of the University of Mississippi are offered certain tax advantages in that a part of the gross income may be excluded from current income taxes when used to purchase additional annuities/mutual funds for additional retirement benefits.
- Amounts invested under provisions of the Internal Revenue Code will be taxed at the time funds are withdrawn.

Post-Tax ROTH 403(B):

- The University of Mississippi offers the ROTH 403(B) as an option to have post-tax earnings deducted for additional retirement savings.
- The earnings from these accounts are allowed to accumulate on a tax free basis as long as proper methods are followed for withdrawals. Contribution limits for post-tax Roth 403(B) accounts the same as the traditional pre-tax 403(B). An employee can choose to contribute to both a post-tax ROTH 403(B) account and a pre-tax 403(B) account. However, the combined amounts withheld cannot exceed the calendar year contribution limit.

Vendor Contact Information

Company Name	Agent Name	Address	E-mail Address	Phone Number	Web Address
VALIC	Stirling Pittman	625 Highland Colony Parkway, Suite 201 Ridgeland, MS 39157	stirling.pittman@valic.com	800-892-5558 ext. 88482 662-816-8606 (Cell)	www.valic.com
	Steven Stewart, Sr.		james.stewart@valic.com	601-605-3590 662-607-3403 (Cell)	
VOYA	Doug Atkinson	501 Heritage Drive, Suite 125 Oxford, MS 38655	datkinson@cambridgeresource.com	662-533-0924 (Office) 662-832-0082 (Cell)	https://voyaretirement.voyaplans.com/eportal/welcome.do
TIAA	Richella Vincent Lee	5 Concourse Parkway, Suite 2600 Atlanta, GA 30328	Richella.VincentLee@tiaa.org	800-842-2003 ext. 3570	www.tiaa.org