Tax -Deductible Contributions . Contributions to a traditional 403(b) plan are deductible for federal income tax purposes. In effect, the money comesout of your salary and goesinto the 403(b) plan without your havitagets payhartymaxes, our its The etstanded texton pages over the years, until you take distributions ement. The good news is that most people are in a lower tax bracket after theyretire.

3. Possible 403(b) Roth Option. Since 2006, employers have had the option to allow Roth contributions to **HOD(b) #D=D(b) #D=D(** 

4. Tax - Free Growth. A huge advantage of a 403(b) plan, as with a 401(k), is that you don't have to pay taxes (WitheraBuilderidds) (a) because out of the pay taxes (WitheraBuilderidds) (a) because out of the pay taxes (b) because

6. Access to Low -Cost Funds. Because a 403(b) plan may control many millions of dollars in assets, it can often get you a better deal on your investments than you could get on your own. To entice big clients like retirement plans, financial institutions sometimes waive their high minimum investment requirements so that employees can invest in "institutional" funds with extremely low expenses.

7. Higher Contribution Limits.