

CBSD Retirement Plans

PenServ

Penserv.com

1-800-849-4001

Traditional 403(b)

Roth 403(b)

457(b)

- PenServ Mutual Fund Platform

403(b)/457(b) FAO's

Q: Who is eligible to contribute to a 403(b) and/or a 457(b)?

A: Employees of public schools and certain tax-exempt organizations— as determined by Section 501(c)(3) of the Internal Revenue Code— can participate in a 403(b) plan.

Q: What investment options are available to CBSD 403(b)/457(b) participants?

A: Unlike the 401(k), 403(b)/457(b) participants cannot invest in individual stocks. Instead, their choices are