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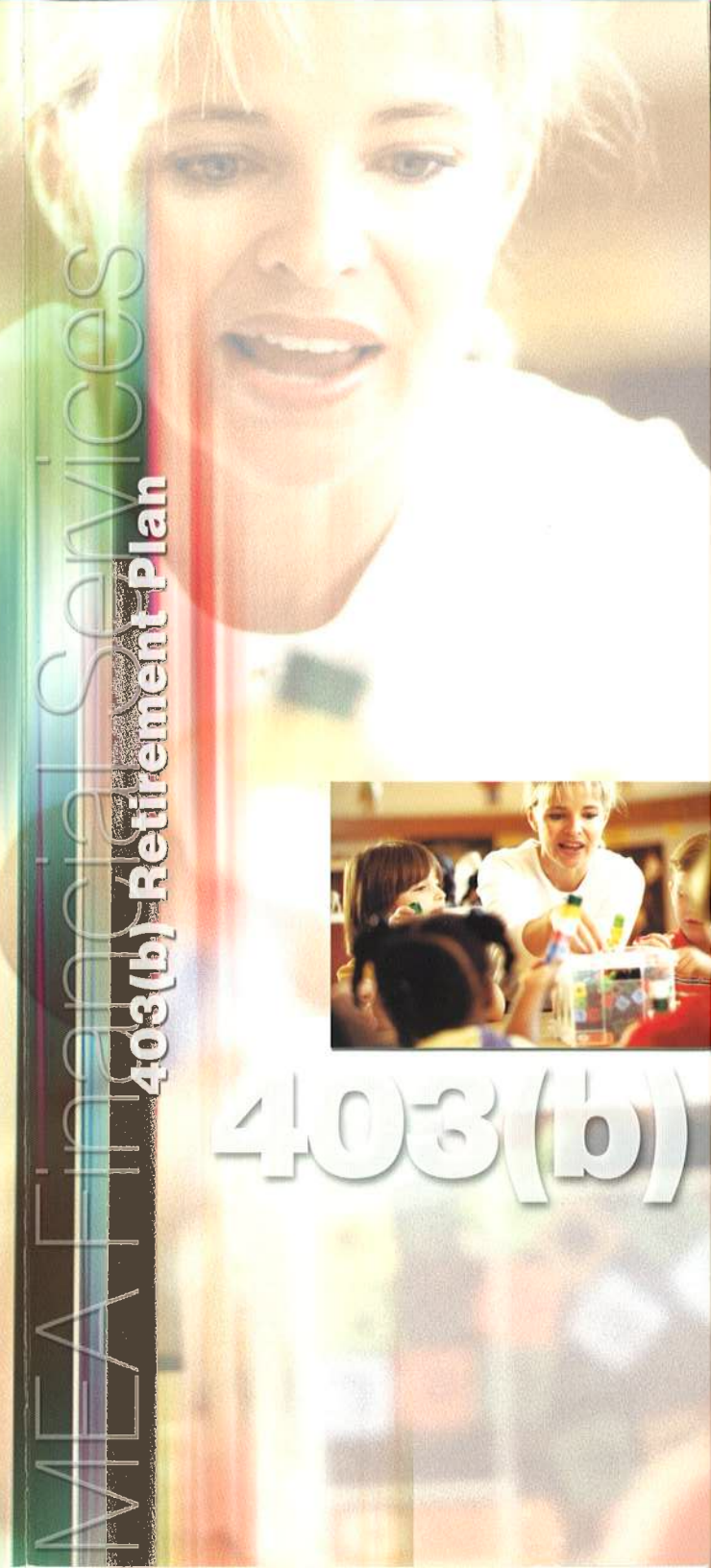
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MEA Financial Services wants to help you make informed financial decisions. For more information about this or any of our other investment products, call us at **1-800-292-1950**. We'll answer any questions you have and if you like, put you in touch with the Financial Services Representative for your area. Or feel free to visit our Web site at **www.meafs.com**.

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MEA FINANCIAL SERVICES
403(b) Retirement Plan

403(b)

403(b) Retirement Plan

A section of the Internal

Revenue Code that lets

employees of not-for-profit

organizations invest in a

powerful retirement program

using pre-tax dollars with

all interest, dividends, and

capital gains taxed only

when withdrawn.

We've said it before and we're saying it again, the two most important aspects of investing for retirement are time and compounding. The longer your money is working for you, the greater the potential for compounding your assets. That's good for you and good for your retirement. A 403(b) retirement program lets you take advantage of both and since your investment grows tax deferred, over time, this tax advantage may be significant. And when you pay taxes on the money at the time it's withdrawn, you may be taxed at a lower rate, making it go even further for you.

*An example will emphasize our point. Let's assume at age 40 you began a 403(b) program. The investment you chose pays a 9% annual return and you started investing \$150 a month. You also reinvested your earnings. At age 65, your investment would have grown to over \$168,000, whereas a similar investment strategy using only after-tax dollars would be worth a little over \$81,000.

A 403(b) is also flexible. You can invest in an array of options for growth, fixed stability, or a combination of fixed and variable investments to focus on your goals. A 403(b) program can

travel with you if you change jobs, or if you remain with your original employer, you can access it without penalty as early as age 59½, or earlier in certain cases. Except for certain exceptions such as hardship, disability, and death, withdrawals before age 59½ may be subject to a 10% federal income tax penalty, and applicable taxes.

In addition, expanded "portability" rules are now available. Under EGTRRA, qualifying "distributable" events, such as retirement, death, disability or separation from service permit 403(b) plans to be rolled over to other retirement accounts such as a traditional IRA. Our knowledgeable Financial Services Representatives can help you evaluate your current plan and assist you in the rollover process if appropriate.

Guarantees and/or payments are based on the claims-paying ability of Issuer and not on the value of the securities within the account.

**The hypothetical example is not intended to be indicative of any specific investment. Hypothetical results are for illustrative purposes only and are not intended to represent the past or future performance of any specific investment.*