

# PLAN 7000

## 403(b) Mutual Fund Program

For more information about  
**Plan 7000** or any of  
our programs contact  
**MEA Financial Services**,  
visit our website at  
**www.meafs.com**,  
call toll-free  
**(800) 292-1950**  
or call your local  
MEA Financial Services  
Representative.



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**Plan 7000**  
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retirement  
savings  
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possibilities.

# MEA Financial Services **PLAN 7000** 403(b) Mutual Fund Program

Our **PLAN 7000** 403(b) Mutual Fund Program\*\* provides you the flexibility to customize a mutual fund investment strategy to meet your individual retirement needs. Our expanded plan offers over 100 mutual fund investment options across some of the best know fund families. Getting started is simple; complete the Enrollment Form and select your investment allocation.

With **PLAN 7000**, as with other mutual funds, your money is pooled and invested with the dollars of many people in stocks, bonds and other securities toward the goal of achieving a better return than the individuals could earn by themselves. Your contributions to **PLAN 7000** are made on pre-tax basis and any earnings on your investments grow tax deferred, meaning you don't pay taxes on your investment earnings until you withdraw the money. And with no annual account

fees and no front- or back-end sales charges, more of your money is invested, allowing your account to potentially grow faster.

At MEA Financial Services, our goal is to provide specially designed insurance and investment programs, such as **PLAN 7000**, to current and retired school employees. We know that in today's world, understanding and selecting the right investments can be complicated. Whether you plan to retire in 5 years or 25 years, our goal is to help make planning for that day a little easier.

Get all the details about our **PLAN 7000** 403(b) Mutual Fund Program on our website at [www.meafs.com](http://www.meafs.com) or call your MEA Financial Services representative. The sooner you get started, the sooner your hard-earned money can start working for you.

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## Always consult your employer's Plan Document for program provisions.

\*\*Assets under the Plan are for the exclusive benefit of participants and beneficiaries.

**For more information, please call MEA Financial Services/Paradigm Equities, Inc. at (800) 292-1950 for the specific mutual fund prospectus.** Mutual Funds are subject to market risk which may cause value to fluctuate including loss of principal. The contract prospectus contains information relating to the product's investment objectives, risks, charges and expenses as well as other important information. ***Please carefully read the prospectus and carefully consider the investment objectives, risks, charges, expenses and other important information before investing because these factors will directly affect future returns. Investor may incur penalties if funds are withdrawn early.***

Taxes are due upon withdrawal. For non-qualified or prior to age 59½ withdrawals, earnings are taxed as ordinary income to account owner, plus a 10% penalty.

Individual fund expenses apply. See the individual fund prospectus for applicable expenses.

Securities offered through Paradigm Equities, Inc., a wholly-owned subsidiary of MEA Financial Services, 1480 Kendale Blvd., East Lansing, MI 48823