Congratulations on Your New Position!

I hope you are looking forward to an exciting school year. As you plan for the coming school year you should also consider planning for your financial future. At MEA Financial Services/Paradigm Equities, Inc., we provide school employees with a variety of investments for the future: 457 deferred compensation plans; 403(b) tax-deferred retirement plans; low-cost term life insurance; a wide variety of mutual funds; IRAs (traditional, Roth, and Coverdell ESAs); the rollover of existing 403(b) accounts; and information on whether you should buy years of service credit under TDP.

Uncertainty over Social Security means you should begin your own retirement program – a 403(b) plan or a 457 deferred compensation plan. Experienced school employees usually say they wish they had started their retirement plan sooner. If you do not have a retirement plan, why not start your investment/retirement program now – ***and pay yourself first!*** The earlier you start an investment program, the longer it has to potentially grow because all money is invested ***with pre-tax dollars which reduces your current tax liability*** and ***grows tax-deferred***. Or, if you receive cafeteria money because you do not take medical insurance, those dollars may also be invested.

If you already have a retirement plan with another company, take a look at our program which has features and benefits that are favorable to school employees. Take the time to compare and see how you can benefit by starting an MEA sponsored retirement plan.

MEA Financial Services/Paradigm Equities, Inc. can help tailor an investment portfolio that fits your goals and financial situation. Call our office if you would like more information or would like to make an appointment with a licensed MEA Financial Services Representative to begin an investment program. Also ask us about out group automobile and homeowners insurance, group term life insurance, and individual life insurance.

Again, best wishes for a successful school year!

MEA Financial Services
Paradigm Equities, Inc.
800-292-1950

PLEASE SEE REVERSE FOR REQUIRED REGULATORY DISCLOSURES

Mutual Funds and Variable Annuities are subject to market risk which may cause value to fluctuate including loss of principal. **For more information, please call MEA Financial Services/Paradigm Equities, Inc. at (800) 292-1950 for the specific mutual fund prospectus or a variable annuity contract and underlying sub account fund prospectuses.** Both the contract prospectus and the underlying fund prospectuses contain 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 59 ½ withdrawals, earnings are taxed as ordinary income to account owner, plus a 10% penalty.

Contributions to Roth IRA can be withdrawn tax free. Interest or earnings must remain invested for at least 5 years and be withdrawn after 59½ to avoid taxes and/or a penalty. Certain exemptions apply. Please see your representative for more details.

Traditional IRAs may be converted to Roth IRAs, and with the expanded "portability" rules under EGGTRA, qualifying "distributable" events, such as retirement, separation of service, death or disability permits rollovers between other retirement accounts, such as; 401(k), 403(b), 457 and a traditional IRA, thus allowing greater flexibility in establishing a Roth IRA program. However, a Roth IRA may not be converted or rolled over to other retirement fund investments. Our knowledgeable Financial Services Representatives can help you evaluate any traditional IRAs you have to decide if conversion to a Roth IRA is right for you.

Interest or earnings in a Roth IRA must remain invested for at least five years and be withdrawn after 59 ½ to avoid taxes and/or a penalty. Certain exemptions apply. Please see your Representative for more details.

Investor may incur penalties if funds are withdrawn early.

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

MEA Financial Services/Paradigm Equities, Inc. does not give tax or legal advice. The comments regarding the law and tax treatment simply reflect our understanding of current interpretations of such laws. Since laws are always subject to interpretation and possible changes, we recommend that you seek the counsel of an attorney, accountant or other qualified tax advisor regarding these matters as it applies to your particular situation.

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