ement.	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 havitage paythantymaxes, corr litts The estanded lecton pages over the years, until you take distributions. 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 Monthly of the contribution of the contri
	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 (ht/) illustrated by italians to the interest of

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.