



# 4 Your Benefit!

WEEKLY UPDATES FROM THE OFFICE OF ISU HR—STAFF BENEFITS

Issue 4

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## Weekly Special Points of Interest :

- New Roth Investment Option at ISU!
- Indiana Health Summit Coming to Hulman Center!

## A New Way to Save 4 Retirement!

Indiana State University is introducing the Roth option as another way to contribute to your 403(b) plan. Adding the Roth contributions to your 403(b) plan is easy. You simply need to complete and submit a new Salary Reduction Agreement Form in the Department of Human Resources and the office of Staff Benefits located on the third floor of Rankin Hall. If you are enrolling for the first time, you will also need to complete an enrollment application. If you have further questions regarding the Roth 403 (b) option, we suggest that you call TIAA-CREF at 1-800-842-2776, or consult your personal tax advisor.



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### 4 Things you should consider about the Roth plan:

1. Roth 403(b) contribution limits are higher than that of the Roth IRA, allowing you to maximize your after-tax retirement savings.
2. Assets may be passed along to your beneficiaries' income tax free.
3. You could potentially contribute a combined yearly amount of up to \$22,000.00. (\$16,500 under the age of 50; and an additional \$5,500.00 at 50 or older)
4. By making after-tax contributions that are based on a lower income, you pay less taxes now rather than at retirement when you are more likely to be earning more. Also, the earlier you start, the more time you give your money to work for you.

## Employee Wellness and You!



### 4 Things You Should Know About the Indiana Health Summit :

1. The theme: "Healthy Lifestyles, Healthy Communities," will showcase the strategies and resources available to improve the health of smaller communities.
2. The annual event will take place this year at our very own ISU Hulman Center on Tuesday, September 29th, from 9 a.m. to 4 p.m.

3. The event is featuring Keynote Speaker; Dr. Kenneth H. Cooper, M.D., M.P.H., also known as the "Father of Aerobics" He published his first bestseller, Aerobics, in 1968 and introduced a new word and a new concept to America. Millions of people started exercising, motivated by his preventive medicine research, persuasive public appearances, and a series of inspiring books.

4. The event is presented in partnership with the Indiana State Department of Health, the Indiana Rural Health Association, and Indiana State University.