

## **Tax Sheltered Accounts**

Godfrey-Lee Public Schools offers all employees the opportunity to participate in a Tax Sheltered Annuity (TSA) program, whereby your pay can be reduced by a deduction amount you elect, and this amount will be free from federal and state income taxes until it is withdrawn by you at a future date.

There are annual *calendar* year limitations for the maximum amount of TSA you may elect before you incur taxable income and possibly penalties. Please discuss any limitations to which you may be subject with the TSA carrier representative.

The technicalities of the TSA program and the performance of the 5 carriers we offer depends largely on your personal financial circumstances and your view of the companies. For a list of our carriers, please see the list below:

### **Legend Group**

Rep: Robert Bernhardt  
Email: [RBernhardt@M3Advisor.com](mailto:RBernhardt@M3Advisor.com)  
Ph: (248) 543-3400

### **MEA Financial**

Rep: Paul Cummings  
Email: [PCummings@mea.org](mailto:PCummings@mea.org)  
Ph: (616) 897-3053

### **Plan Member**

Rep: Gary Immink  
Email: [gimmink@williams-co.com](mailto:gimmink@williams-co.com)  
Ph: (616) 257-7221

### **Valic**

Rep: Corey Baker  
Email: [Corey.Baker@valic.com](mailto:Corey.Baker@valic.com)  
Ph: 800-892-5558 Ext. 89075

### **GLP & Associates**

Rep: Scott Byrne  
Email: [sbyrne@glpwins.com](mailto:sbyrne@glpwins.com)  
Ph: (616) 272-3524