

Look At The Big Picture

With over 25 years of combined experience, the professionals at Teachers Financial Services are dedicated to providing public education employees - for certificated and classified staff - with suitable financial choices for retirement planning.

We have thousands of satisfied clients whose policies total in excess of \$50,000,000. Contact us today to see how we can assist you in securing your future.

For a safe, secure, sound retirement, Teachers Financial Services offers you more than just 403(b)/TSA plans. We also offer you the following:

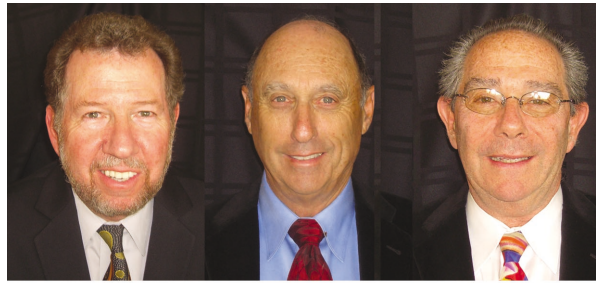
**Life Insurance
Long Term Care
IRAs**

**Roth IRAs
457 Plans**

Retirement Analyzer™

Planning for retirement can be challenging. This is especially true for those in public education since they have more investment opportunities than those in other fields.

TFS Partners



Len Ovsiowitz

Ian Smith

Stan Magnus



Clive Mervis

Arnold Hurwitz

Les Taub



Brian Mervis

Toni Smith

Nili Ovsiowitz

Please Note: Neither Teachers Financial Services nor any of its agents may give legal, tax, or accounting advice. In this brochure, we explain our understanding of the current tax laws and regulations for 403(b) Tax-Sheltered Annuities. Please consult your own attorney, accountant, or tax advisor.



800•867•6600

www.teachersfs.com



Your Retirement Planning Specialists

Safe, Secure, Sound Investments For A Successful Retirement



**Solid Reputation
Unparalleled Service
Life Insurance
Long Term Care
403(b)/TSA Plans & IRAs
Retirement Analyzer™**

**Serving
Certificated & Classified Employees**