







## Individual Counseling

Would you like to sign up for the program or make some adjustments in your investments but aren't sure how? These free sessions are here for you! Other sessions may be scheduled. Check our web site at [www.uwsa.edu/hr/benefits/retsav/tsa.htm](http://www.uwsa.edu/hr/benefits/retsav/tsa.htm).

**TIAA-CREF** – Call 800-842-2005 ext. 5657 or sign up on the web site at [www.tiaa-cref.org/moc](http://www.tiaa-cref.org/moc).

Eau Claire – April 12-13                      Stout – April 14-15  
Parkside – April 19-21                      Superior – May 2-3  
Stevens Point – April 12-14

## TSA 403(b) workshops this spring

### Cutting Taxes Today & Investing for the Long-term

Learn about the TSA 403(b) Program—your voluntary retirement savings plan—and the basics of investing from TSA staff.

**UW-System in Madison:** April 12, 1:00 pm, Room 108,  
780 Regent St., (Behind the Kohl Center next to Fraboni's)

April 14, 3:30 pm, Atrium, 5901 Research Park Blvd.  
Free parking at both locations. Call 608-262-5564 for info.

**UW-Whitewater:** April 18, 1:00, UC 219 with Dr. Ron Crabb

### TSA Basics

**UW-Madison:** May 18, 1:00 pm, 220 Ingraham Hall.

To sign up go to [www.ohrd.wisc.edu/ecbs](http://www.ohrd.wisc.edu/ecbs) and scroll to **TSA Basics**. For information call 608-262-5650.

TSA events are free and open to all UW employees and their families.

## Saver's Credit

Under current law, the Saver's Credit will expire after 2006. This means you have just two more years to save money on taxes while building your retirement nest egg. If you meet income guidelines (adjusted gross income of under \$25,000 for singles, \$37,500 for heads of households, and \$50,000 for married couples) you can receive a tax credit of up to 50% of the first \$2,000 you save in a retirement account. For those married filing jointly, each spouse is eligible. For more information, see [www.uwsa.edu/hr/benefits/retsav/savers.htm](http://www.uwsa.edu/hr/benefits/retsav/savers.htm). ■

## UW TSA 403(b) Investment Company Contacts & Program Fees

	UNIVERSITY FEE:	\$9.00 per year, deducted from payroll when you join the Program and in early March each year thereafter.		
	VENDOR	ANNUAL FEE	SURRENDER/REDEMPTION CHARGE	MORTALITY/ RISK CHARGE
I n s u r a n c e  C o s.	<b>American Express/IDS</b> 877-640-6894 <a href="http://www.americanexpress.com">www.americanexpress.com</a>	\$30 Waived for new contract accounts over \$50,000	Old contract: 7% years 1-3; declining to 0% in year 9 New contract: 7% years 1-3, thereafter 0%	1.000%
	<b>American United Life</b> 800-627-3660 ext. 1250 <a href="http://www.aul.com">www.aul.com</a>	Lesser of 0.5% or \$7.50 per quarter. Waived for accounts over \$25,000	Old contract: 8% years 1-5, 4% years 6-8. New contract: 7% in year 1, declining by 1% per year to zero in year 8; Benefit Responsive.	1.250%
	<b>Lincoln National Life</b> 608-231-2231 or 800-967-2046 <a href="http://www.lfg.com">www.lfg.com</a>	None	Old contract: 8% years 1-5, 4% years 6-8, 0% thereafter New contract: 6% years 1-3, declining 1% per year to 0% in year 9	1.002%
	<b>TIAA-CREF</b> 800-842-2776 <a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a>	None	None	.005%
M u t u a l  F u n d  C o s.	<b>Dreyfus</b> 800-358-0910 <a href="http://www.dreyfus.com">www.dreyfus.com</a>	None	Selected funds have a 1% charge on redemption of shares held less than a minimum period. See prospectus.	-
	<b>Fidelity</b> 800-343-0860 <a href="http://www.fidelity.com">www.fidelity.com</a>	None	Some funds have a redemption charge on shares held less than a minimum period. Fidelity Select Funds have a standard redemption fee. See prospectus.	-
	<b>T. Rowe Price</b> 800-492-7670 <a href="http://www.troweprice.com">www.troweprice.com</a>	None	Some funds have a redemption charge on shares held less than a minimum period. See prospectus.	-
	<b>Scudder Investment Services</b> 800-541-7705 <a href="http://university.scudder.com">university.scudder.com</a>	None	None	-
	<b>Strong Investments, Inc.</b> 800-368-2882 <a href="http://www.stronguw403b.com">www.stronguw403b.com</a>	None	None	-
	<b>Wisconsin Retirement System</b> 608-266-3285 or 877-533-5020 <a href="http://etf.wi.gov">etf.wi.gov</a>	None	None. No withdrawal or transfer permitted before employment terminates.	-