

**Empowering  
today's education  
community to  
achieve financial  
wellness.**



## Prepare for Retirement with Suncoast Credit Union

Whether you're just getting started in your career or have been impacting the lives of students for years, you deserve to feel confident your retirement plan is on the right track. As a Pinellas County School District employee, you know there are different options to consider. Understanding the differences and how they fit in with your plan is key to a successful retirement strategy.

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**The Suncoast Credit Union 403(b) Account is a smart choice.**

**Will your pension be enough?** If you rely only on your state-funded FRS pension, there may be a significant difference between your pension and the income you'll need to enjoy the retirement you deserve.

**Close the gap.** A Suncoast 403(b) account offers a convenient supplemental option of retirement income planning that offers tax advantages and a wide range of investment options.

**Realize your goal.** Participating in your district's 403(b) account can take you one step closer to a retirement that can support your lifestyle.

**Automatic Savings.** Online enrollment allows convenient and easy set up for automatically contributing a portion of your salary through payroll deductions.



Our dedicated team of professionals can help you build a financial plan that takes into account your short- and long-term goals.

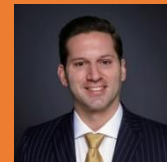


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Pinellas County Schools offers a voluntary deferred retirement program with a select number of vendors and products. The complete list of vendors is available from the Risk Management and Insurance Department. Pinellas County Schools does not endorse or recommend any product or vendor and does not offer financial advice regarding investment vehicles.

\*Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Suncoast Credit Union and Suncoast Investment Services **are not** registered as a broker dealer or investment advisor. Registered representatives of LPL offer products and services using Suncoast Investment Services and may also be employees of Suncoast Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Suncoast Credit Union or Suncoast Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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