**Marana Health Center, Inc. 403(b) Plan #DAC15433**

Marana Health Center is proud to sponsor a 403(b) retirement savings plan for our employees offered through Newport Group. For investment recommendations or questions, please contact the financial professionals at Retirement Wealth Partners.

**Timothy M. Schannep, CFP®**

**Laura Adams, and Teri White**

**Phone:** (520) 775-2900 or (800) 297-8916

**Email:** [403bhelp@wealthadvisorsllc.com](mailto:403bhelp@wealthadvisorsllc.com)

**Employee Contributions**

Employees are immediately eligible to participate in the plan and are automatically enrolled at a pre-tax rate of 4% of considered compensation. The plan allows you to save for retirement through a Traditional (pre-tax) contribution which reduces your current taxable income and grows tax-deferred; or a Roth contribution, which is not tax-deductible but allows you to take tax-free withdrawals at retirement. In calendar year 2020, you can contribute up to $19,500. If you are 50 or older, you can contribute an additional $6,500 for a total of $26,000. Changes to your deferral percentage or contribution type are managed through Dayforce.

**Employer Contributions**

You are eligible to receive an employer match as soon as you begin contributing. The employer match is discretionary and determined year to year. Marana Health Center is currently matching at a rate of $.50 on the $1.00 up to the first 8% of considered compensation. Employer contributions are subject to a five-year graded vesting schedule.

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| Less than One Year of Service | 0% Vested |
| One Year of Service | 20% Vested |
| Two Years of Service | 40% Vested |
| Three Years of Service | 60% Vested |
| Four Years of Service | 80% Vested |
| Five or More Years of Service | 100% Vested |

**Account Access**

You can access your account online at [https://www.newportgroup.com](https://www.newportgroup.com/) or by calling Newport at 800-217-2240.

**Additional Information**

The plan allows for rollovers from other retirement plans such as 401(k)s, 403(b)s, and Traditional IRA accounts.

Please contact Retirement Wealth Partners or your Human Resources Department for further information.