

403 b retirement savings plan berklee college of music

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Question 1: What is a 403(b) Retirement Savings Plan?

A 403(b) retirement savings plan is a tax-advantaged savings plan specifically designed for employees of public schools, colleges, and other non-profit organizations. It allows employees to save for retirement by making pre-tax contributions to an investment account.

Question 2: Does Berklee College of Music Offer a 403(b) Plan?

Yes, Berklee College of Music offers a 403(b) plan to its eligible employees. This plan is administered by TIAA-CREF, a leading provider of financial services for the academic and non-profit sectors.

Question 3: Who is Eligible to Participate in Berklee's 403(b) Plan?

To be eligible to participate in Berklee's 403(b) plan, you must be a regular Berklee employee who:

- Has completed at least one year of service
- Is not a member of the Teachers' Retirement System of Massachusetts (TRSM)

Question 4: How Much Can I Contribute to My 403(b)?

The maximum amount you can contribute to your 403(b) account is determined by the IRS. For 2023, the contribution limit is \$22,500, with an additional catch-up contribution of \$7,500 available to those age 50 or older. Berklee may impose

additional contribution limits.

Question 5: What Are the Benefits of a 403(b) Plan?

- **Tax savings:** Contributions are made pre-tax, reducing your current income taxes.
- **Investment growth:** Earnings in your 403(b) account grow tax-deferred until withdrawn in retirement.
- **Employer matching:** Berklee provides a matching contribution up to 7% of your salary, further boosting your retirement savings.
- **Easy enrollment:** You can enroll in the plan online or through the TIAA-CREF website.
- **Flexibility:** You can choose from a wide range of investment options to meet your individual risk tolerance and financial goals.

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