



THE INDEPENDENT SCHOOL  
GROUP RETIREMENT PLAN

# RetireFest 2026!

**Presented by:**

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# Agenda

## WHY WE'RE HERE TODAY

- 403(b) Plan Overview
- Saving and Investing in the Plan
- Breakout Sessions
- Plan Resources





# Service Team Overview

## 403(b) Plan Provider - Transamerica

- Custodian of Plan Assets
- Quarterly Participant Statements
- Retirement Savings Tool

## Investment Advisor - OneDigital

- Fiduciary
- Independent Fund Monitoring
- Plan Administration
- Retirement Readiness Planning
- Individual Counseling

# How a 403(b) Plan Works

## Contributions

- If you are eligible to participate in the Plan, contributions are made through **payroll deductions** into your individual Independent School Group Retirement Plan account.
- You may choose to contribute **pre-tax and/or Roth (after-tax)** dollars
- Annual contribution limits are set by the IRS, with catch-up options for eligible employees:
  - Elective Deferral Contribution Limit: \$24,500
  - Age 50 Catch-up Contribution Limit: \$8,000
  - Age 60-63 Catch-up Contribution Limit: \$11,250
- Employers may offer **matching or non-elective contributions** (varies by organization)

## Investing

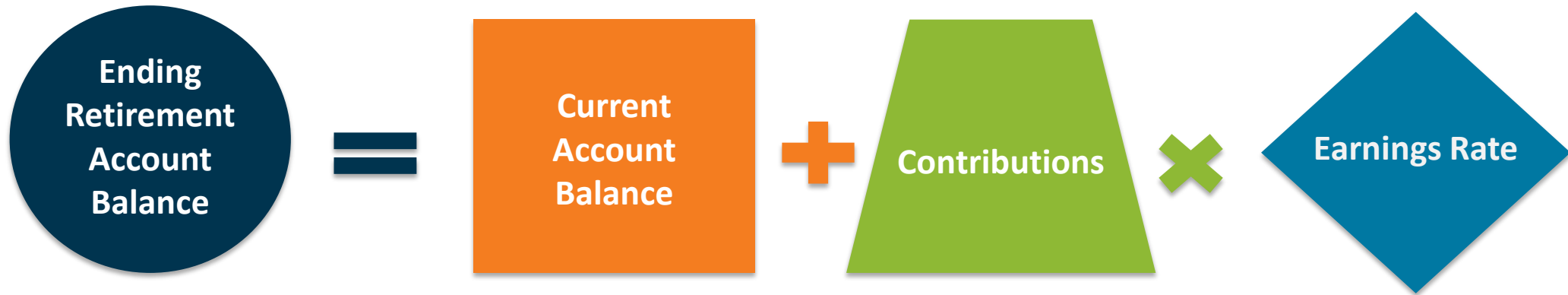
- You are able to invest your contributions in mutual funds available in the Plan.
- Earnings grow tax-deferred until withdrawal.

## Withdrawals

- Withdrawals are generally allowed at retirement or qualifying events and may be taxed, plus penalties if taken early.



# Your Retirement Account Equation



Simply put, there are two ways to increase the amount that you will have available to you in your retirement account:

## 1) Increase Your Contribution

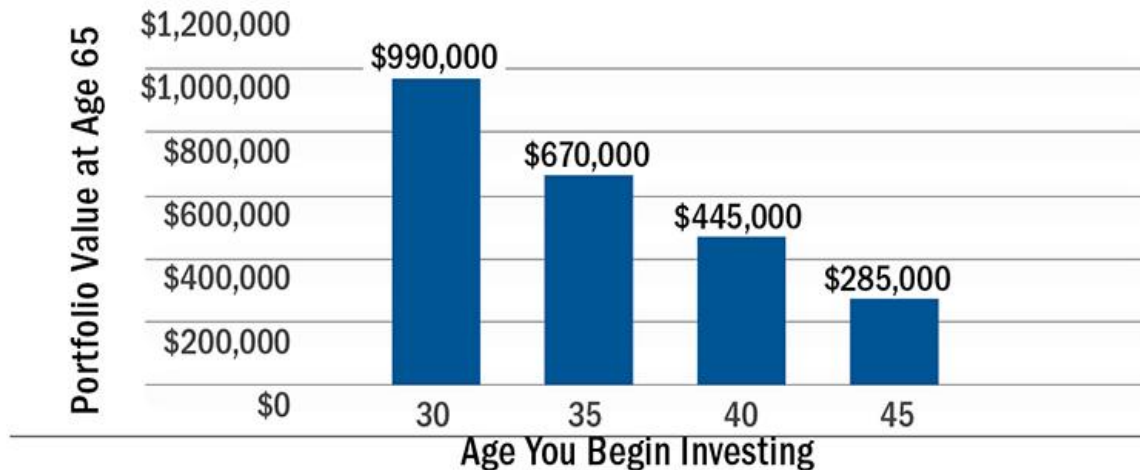
- Experts suggest saving between 12-15% of your salary for retirement each year (counting any employer contributions).

## 2) Ensure your investments are appropriate

- Understand your time horizon and choose an asset allocation that will help you meet your objective.

# The Value of Time

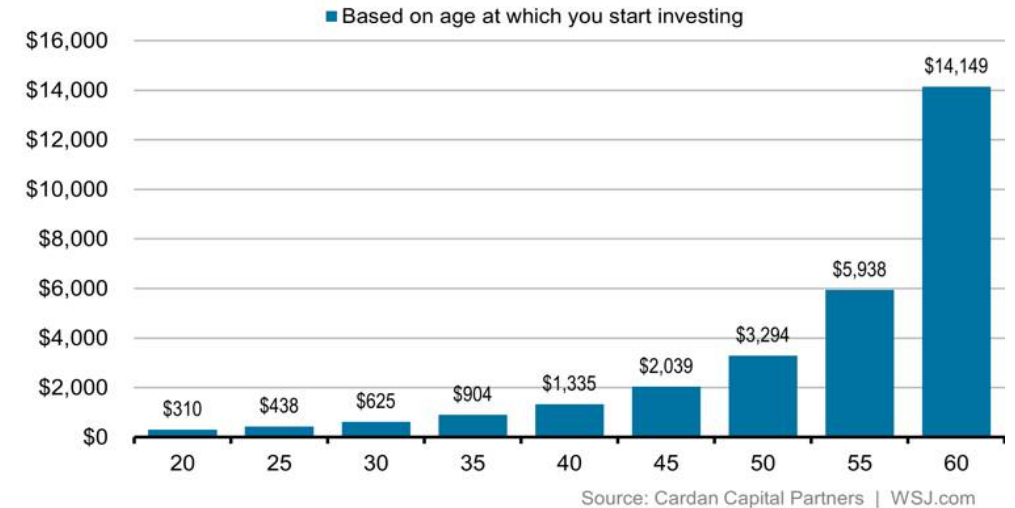
The earlier you save, the longer you can take advantage of compounding returns.



Source: Edward Jones. Assumes investing \$550 per month and a 7% average hypothetical annual return. This example doesn't include taxes, fees and commissions, which would reduce the return. Figures rounded to the nearest \$5,000.

## Monthly Savings Needed to Achieve \$1M at Retirement

Hypothetical assumes 6.5% annual return and doesn't account for fees or taxes.



Next to the amount you save, time is the single most powerful variable in your retirement equation.

# What Kind of Investor Are You?



# Breakout Sessions

**Room 1: Early/Mid Career Presentation**

**Room 2: Nearing Retirement Presentation**



# Accessing Your Account

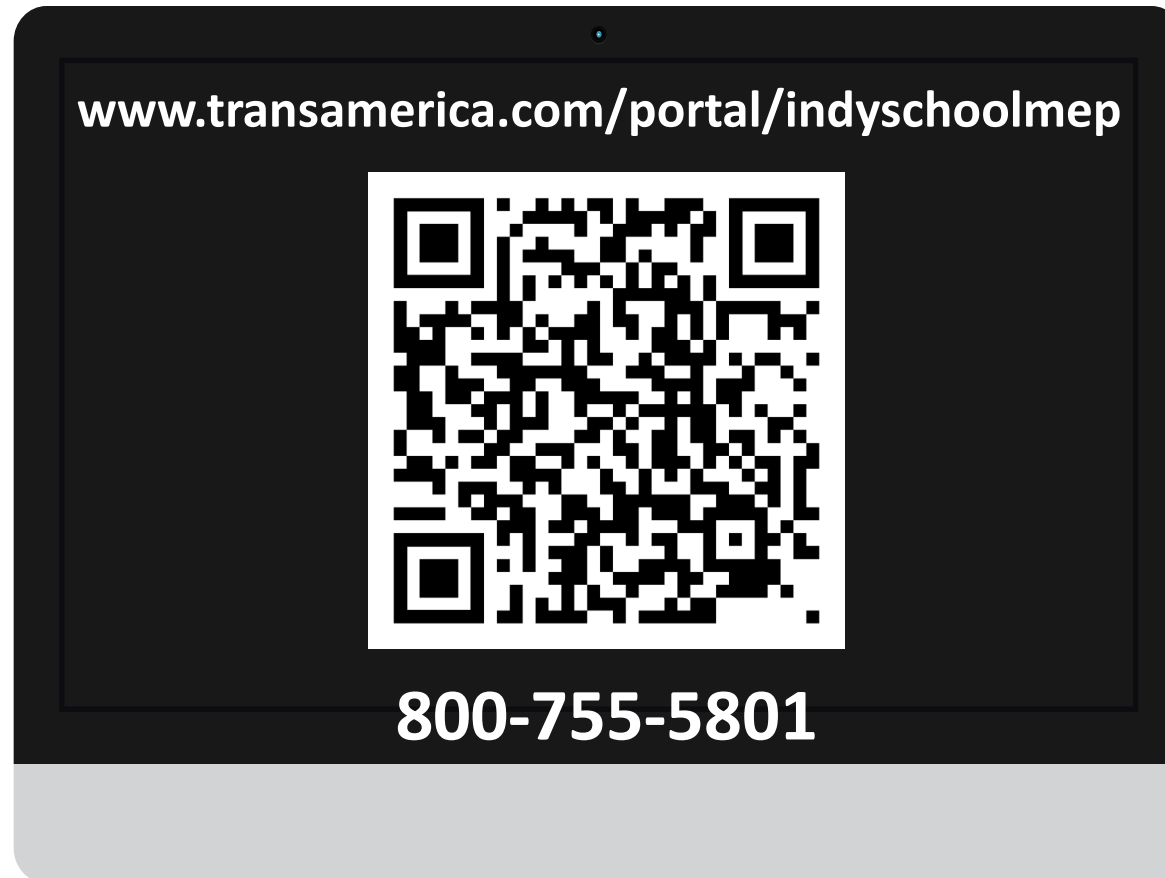
## Transamerica

### View/Update Your Account

- Deferral Rate
- Investments
- Beneficiaries
- Personal information

### Investments

- Transfer balance
- Change future election
- Check rate of return



### Retirement Income

Estimate your income in retirement and other useful tools

### Consolidation

For help with consolidating assets, please call (800) 275-8714, **Option 2** or email [consolidate@transamerica.com](mailto:consolidate@transamerica.com).



# RETIREMENT PLAN VIDEO DASHBOARD



Intro 0:00 / 4:49 [Volume] [CC] [Full Screen]

MISBO Mid-South Independent School Business Officers (MISBO)

[View in Spanish \(en Español\)](#)

Return to MyOneDigital Site for Additional Resources

For Retirement Planning Questions:



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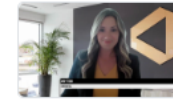
For General Financial Planning Questions:



OneDigital Financial Education & Guidance Team  
financialguidance@onedigital.com  
(877) 742-2022

Sign up for one-on-one meeting

ADVISOR MESSAGES [Hide](#)



A message from your Plan Advisor  
Amy Todd

EDUCATION [Hide](#)

- TRADITIONAL OR ROTH DEPOSIT?** Which one is right for you?
- THE IMPACT THAT A 1% CONTRIBUTION INCREASE MAKES** A small change with a big impact
- ROLLOVERS** Retirement options when changing jobs
- WHY NAME A BENEFICIARY?** Leaving assets where you intend
- HOW A TARGET DATE FUND WORKS** Is a Target Date Fund right for you?
- DIVERSIFICATION AND REBALANCING** The basics of investment allocation
- THE IMPORTANCE OF HAVING AN EMERGENCY ACCOUNT** Avoiding early withdrawal penalties
- MAKING A BUDGET** Setting a budget for retirement goals
- BASIC INVESTMENT PRINCIPLES** Basics for making well-informed investment decisions



# 2026 FINANCIAL ACADEMY CALENDAR

Live & On-Demand Webinars | Digital Resources | Complimentary Online Tools

## JANUARY

5 Questions to Ask Before Choosing Roth vs Pretax Retirement Savings

## FEBRUARY

How to Create an Estate Plan That Works For You<sup>1</sup>

## MARCH

Crafting a Fulfilling Retirement

## APRIL

Surviving Student Debt

## MAY

The Mental Health Benefits of Financial Literacy

## JUNE

A Crash Course on Budgeting & Debt Reduction

## JULY

Financial Basics: How to Start Your Financial Journey

## AUGUST

Home Buying 101 – Essential Considerations

## SEPTEMBER

Maximizing Your Employer Sponsored Benefits

## OCTOBER

Timeless Principles of Investing: The Fundamentals

## NOVEMBER

Investing Strategies 101: A Practical Dive

## DECEMBER

Market Outlook: 2027

Looking for additional topics like our popular [Retirement Plan Basics?](#)

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1. OneDigital Investment Advisors LLC and their associates are not estate planners and cannot provide tax or legal advice.

# The Start of a Continuing Conversation

Contact your OneDigital representative for any support you may need



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# Questions & Answers