

What is a 403(b)?

A 403(b) plan is a tax-advantaged retirement account for employees of tax-exempt organizations like education and health care.

The money you contribute to your 403(b) is deducted from your paycheck pre-tax, so you will not pay taxes until you withdraw the money.

Your employer is able to match your contributions, up to a certain amount.

In certain cases you may be able to take a loan from your 403(b), but keep in mind that any withdrawal prior to age 59.5 may result in a 10% penalty, on top of income tax.



You will typically need to wait until age 59.5 to access the money, or you will need to pay penalties.

When you make a withdrawal from your standard 403(b) account, the amount distributed to you is taxed at your regular income tax rate.

403 B Answer 2003 Supplement

Guillaume Favre



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