All MTSU employees are eligible to participate in deferred compensation through payroll deduction. Below is information regarding 2016 contribution limits and the plans offered by the State of Tennessee. MTSU also offers the option of a 403(b) deferred compensation plan. All information regarding deferred compensation plans can be found on the MTSU HRS web page.

A quick look back, and a big look forward

Get your New Year off to a good start with a quick financial check-up. Reflect back on 2015 to see what adjustments you may want to make going forward, such as whether you are saving enough for your future. Here are several questions to consider:

1. Has your financial situation changed?
Revisit and evaluate your current financial situation, retirement goals, time horizon and risk tolerance. Should you consider giving your savings a boost?

2. Is your investment portfolio in sync with your goals?
You should review your investments periodically to ensure they are consistent with your goals, and consider rebalancing to get back to your desired allocation. If you’re nearing retirement, has your portfolio become too aggressive?

3. Have there been any life changes that may affect your overall strategy?
A job change, change in marital status, birth of a child or other similar life change may mean it’s a good time to review your current savings rate or investment strategy.

Meeting with a Retirement Plan Counselor can be an important step in preparing for your future. You can reach your local representatives at (800) 768-4952 (say "Representative"), or go to www.empower-retirement.com/participant and click on Contact Us. Talk to us about whether you can increase your savings rate today, to help improve your retirement future.

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