

A contribution increase of \$480 (net effect of \$7.85 on the weekly paycheck) after 20 years turned into a 40% increase in account value of the above hypothetical example.

Join your employer's retirement plan or increase your contribution as soon as possible and put time on your side.

2009 Maximum Contribution limits

457 and 403(b) Deferral Limit	\$16,500
Age 50+ Catch-Up Contributions Limit	\$ 5,500
457(b) Pre-Retirement Catch-Up Limit	\$33,000

¹ Source: Department of Labor 2007

² Assumes all contributions are made on a pre-tax basis. Example is hypothetical and does not represent the performance of any investment choice available in your employer's retirement plan. Actual returns and principal values will fluctuate. Distributions from your retirement program are subject to ordinary income tax and, if taken prior to age 59-1/2, a 10% federal income tax penalty may apply. A 10% federal tax penalty may apply to amounts distributed from your plan which are attributed to an IRA or other qualified plan. Tax deferred results assume no interim distributions. ●

IRS TAX TIP: TT-2009-16

Take The Free Way

If you have access to a computer and the Internet you may be eligible to prepare and file your 2008 federal tax return electronically — for free. Free File is an easy way to file your taxes and get your refund in half the time. Filing electronically is fast, accurate and secure.

Free File, a form of e-file, is a free federal tax preparation and electronic filing program for eligible taxpayers developed through a partnership between the IRS and the Free File Alliance. The Alliance is a group of private-sector tax software companies. Since Free File's debut in 2003, a total of more than 24 million returns have been prepared and e-filed through the program.

Free File offers two options. The first, "full service" Free File includes 20 different software options that can assist taxpayers with an Adjusted Gross Income of \$56,000 or less in 2008 to e-file their federal tax returns for free. That means 70 percent of all taxpayers can take advantage of tax software that will help them complete their returns through the Free File program. Three companies are offering their products in Spanish.

This year, the IRS and its partners are offering a new option, Free File Fillable Forms, which opens up Free File to virtually everyone, even those whose incomes exceed \$56,000.

Link: www.irs.gov/efile/article/0,,id=118986,00.html



FLORIDA PBA OFFICES

Any PBA member seeking assistance or legal service can go to any PBA office throughout the State!

FLORIDA PBA OFFICE
300 East Brevard Street
Tallahassee, FL 32301-1218
850.222.3329 ♦ 1.800.733.3722
FAX: 850.561.0192

STATE CORRECTIONAL OFFICERS CHAPTER
486 North Temple Avenue
Starke, FL 32091
904.964.4442 ♦ 1.800.706.2677
FAX: 904.964.6154

COASTAL FLORIDA PBA
1166 Pelican Bay Drive
Daytona Beach, FL 32119
386.304.2393
1.800.625.5451
FAX: 386.788.2126

NORTHWEST FLORIDA CHAPTER
163 East Burgess Road
Pensacola, FL 32503
850.505.9900 • 1.800.290.1009
FAX: 850.505.9841

CENTRAL FLORIDA CHAPTER
7429 W. Colonial Dr.
Highland Lakes Town Ctr.
Orlando, FL 32818
407.522.3696
1.800.823.5355
FAX: 407.522.3699

SUN COAST PBA
14141 46th Street N, Ste. 1205
Clearwater, FL 33762
727.532.1722
1.877.968.7722
FAX: 727.530.4816

PALM BEACH COUNTY PBA
2100 N. Florida Mango Rd.
West Palm Beach, FL 33409
561.689.3745
1.800.775.0911
FAX: 561.687.0154

TAMPA PBA
3010 North Boulevard
Tampa, FL 33603
813.228.8900
FAX: 813.223.3069

BROWARD COUNTY PBA
2650 West State Road 84
Ft. Lauderdale, FL 33312
954.584.7600
FAX: 954.583.0405

WEST CENTRAL FLORIDA CHAPTER
412 E. Madison Street, Suite 1102
Tampa, FL 33602-4618
813.225.1300 • 1.800.267.9201
FAX: 813.225.1344

DADE COUNTY PBA
10680 PBA Memorial Blvd.
Doral, FL 33172
305.593.0044
FAX: 305.593.1901

SOUTHWEST FLORIDA CHAPTER
2075 Main Street, Suite 4
Sarasota, FL 34237
941.366.1436 • 1.800.817.2677
FAX: 941.366.1447

We're proud to serve those who serve our communities.

For more information on our Florida PBA-endorsed* retirement programs, please call Ed Caldwell at 866-469-4440 (Cell: 770-313-0736) or Tom Howard at 800-282-5855, ext. 63424.

"The Hartford" is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing company Hartford LIC and Hartford Securities Distribution Company, Inc. ("HSD").

HSD (member FINRA and SIPC), a registered broker/dealer affiliate of The Hartford, has established certain service programs for retirement plans, including defined contribution employee retirement benefit plans, through which a sponsor or administrator of a Plan may invest in mutual funds on behalf of Plan Participants.

Retirement programs can be funded by group variable annuity products (HL-14991; NY & FL; HL-14973; HL-15811; HVL-11002 and HVL-21002 series; HVL-14000; HVL-14001; HVL-20000; HL-17402; HL-14848; HL-17402; HL-15420 [with Rider HL-16957] and group variable funding agreements (HL-16553 and HL-16553 (NY)), as applicable, issued by Hartford LIC (Simsbury, CT). Group variable annuity contracts are underwritten and distributed by Hartford Securities Distribution Company, Inc., where applicable. Retirement programs can be funded by group fixed annuities (HL-19799) issued by Hartford LIC (Simsbury, CT) and can also invest in mutual funds through custodial accounts.

*Florida PBA is The Florida Police Benevolent Association, Inc. The Hartford pays fees to the Florida PBA in exchange for an endorsement of our program. As part of the endorsement, The Hartford is invited to participate in various programs, meetings, and conferences offered by the Florida PBA in order to allow us to market our program.

