



Topics for Retirement Plans

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IRC 403(b) Tax-Sheltered Annuity Plans

A 403(b) plan (also called a tax-sheltered annuity or TSA plan) is a retirement plan offered by public schools and certain 501(c)(3) tax-exempt organizations. Employees save for retirement by contributing to individual accounts. Employers can also contribute to employees' accounts.

[Choose a 403\(b\) Plan](#)

Learn the basics of a 403(b) plan

[Participate in a 403\(b\) plan](#)

Who can participate in the plan, plan contributions, withdrawals

[Establish a 403\(b\) plan](#)

Set up a 403(b) plan, written program requirements, optional provisions, sample plan language

[Operate and maintain a 403\(b\) plan](#)

Reporting and nondiscrimination testing requirements, periodically reviewing the plan

[Correct 403\(b\) plan errors](#)

Find, fix and avoid plan errors

[Terminate a 403\(b\) plan](#)

Requirements for ending a 403(b) plan

[Additional resources](#)

Forms and publications, mini-courses and other 403(b) resources

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