



Perspectives

WINTER 2007

Save More Now, Spend More Later

Important legislation helps you save

Congress recently enacted a new tax law that could substantially boost your savings. The Pension Protection Act of 2006 (PPA) makes permanent several important benefits for retirement savers. Here's how much you could be putting away for retirement:

	2006	2007*
401(k)	\$15,000	\$15,500
401(k) catch-up	\$5,000	\$5,000
403(b)	\$15,000	\$15,500
403(b) catch-up	\$5,000	\$5,000
457	\$15,000	\$15,500
457 age 50 catch up	\$5,000	\$5,000
457 standard catch up	\$15,000	\$15,500

* Contributions after 2007 may be subject to annual cost of living increases.

And if you're saving for college, you can rest assured that you won't owe taxes when you take withdrawals from 529 college savings accounts to pay for qualifying educational expenses. Thanks to the PPA, there's never been a better time to save for your family's future.

2007 Tips and Reminders

- Administrative fee holiday for participants runs through June 30, 2007.
- Consider reviewing your beneficiary information annually.
- View the 2007 457 Deferred Compensation Committee meeting schedule, as well as agendas and meeting minutes, on the Plan's Web site at www.colorado457.com.¹
- Annual committee member election will be held in June 2007.
- Semi-annual investment performance reviews take place in December 2006 and June 2007.



Have Questions? Need Information?

Visit the Web site at www.colorado457.com or call KeyTalk® at (800) 838-0457, option 2.¹

Visit the Deferred Compensation Plan Service Center: 1775 Sherman Street, Suite 2820, Denver, CO 80203
Hours: 8:00 a.m.–5:00 p.m.

Quick Tip

Quicken®/Microsoft® Money downloads now available

Now you can download your retirement Plan account activity to personal finance programs like Quicken and Microsoft Money. Depending on the version and year of your program, you may be able to do the following:

- View investment gain(s)/loss(es) both in absolute value and as percent changed
- Chart investment performance against several market indices
- Analyze your current asset allocation against an established goal

This download option is located at the bottom of the **Transaction History** page, in the **View Account** section of the Web site. Try it today!

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