

ARE YOU ENROLLED?

To help you secure your financial future, your employer and ICMA-RC are providing you with...

401(k) Plan

- ▶ Control your investments
- ▶ No taxes due until withdrawal
- ▶ Choose your beneficiaries

457 Deferred Compensation Plan

- ▶ Enroll and make automatic, convenient paycheck contributions
- ▶ More tax benefits — pre-tax contributions and tax-deferral
- ▶ Hoping to retire early? Only a 457 plan avoids the 10% early withdrawal penalty, regardless of your age*

Payroll Roth IRA

- ▶ Flexibility — withdraw contributions at any time with no taxes or penalties
- ▶ Tax-free earnings potential
- ▶ More investment options
- ▶ Complements your 457 plan

* The 10% penalty tax never applies to withdrawals of original 457 plan contributions and associated earnings, but penalties may apply to non-457 plan assets rolled into a 457 plan and subsequently withdrawn prior to age 59½.



For more information, contact your local ICMA-RC representatives:

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