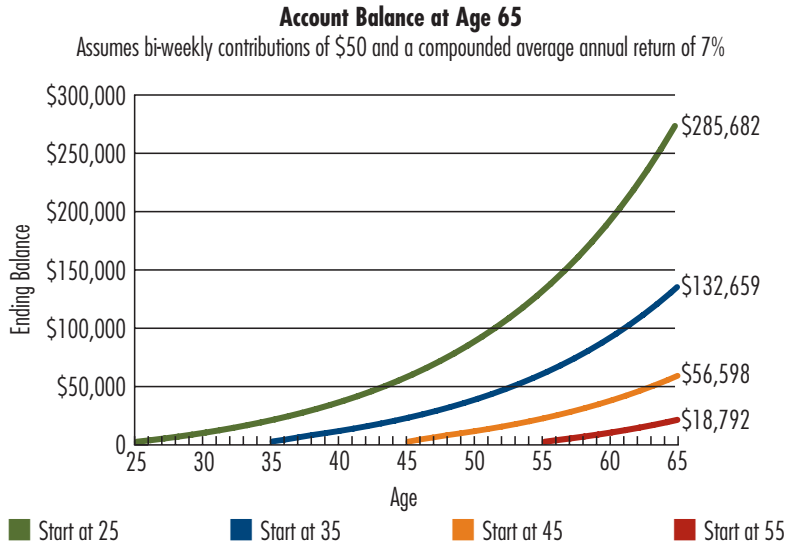




Your 457 Deferred Compensation Plan – Save for Your Future, Reduce Current Taxes

Contributions to your 457 Deferred Compensation Plan **lower your current year's taxes, allowing you to save more.** No taxes, including on earnings, are owed until you withdraw.

While it's never too late, **the earlier you start the more your account can grow!**



For illustrative purposes only. Assumes a 7% rate of return and identical investment over time. Actual results will be higher or lower, based on the performance of your underlying investments during the time periods you own them.

Need help investing in your employer retirement plan? ICMA-RC offers **Guided Pathways®**

Three levels of assistance, based on your needs.



Asset Class Guidance

- Recommends how to divide your account among different types of investments
- Cost: free

Fund Advice

- Recommends specific funds and dollar amounts
- Cost: \$20 annual fee

Managed Accounts

- Ongoing account management for participants who want to delegate investment decisions to professionals.
- Cost: a fee based on a percentage of your assets



Everyone should have a smart saving and investing strategy – contact your ICMA-RC representative to learn more.

Contact:

Managed Accounts may not be suitable for all investors. Please contact our Guided Pathways team or your ICMA-RC Retirement Plans Specialist and fully read the ICMA-RC Guided Pathways® Fund Advice and Managed Accounts Advisory Agreement prior to enrolling in Managed Accounts to determine if this service is right for you.