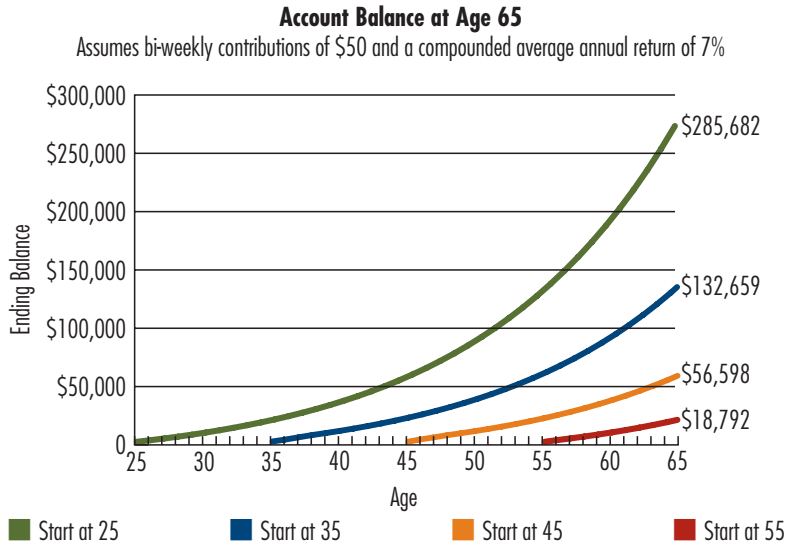




## Your 457 Deferred Compensation Plan – Save for Your Future, Reduce Current Taxes

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.