



In retirement, it's important to keep your money working so you don't have to.

Explore the Options for Your Retirement Savings

You've worked hard to save for retirement. That's why Sacramento County and Fidelity are committed to providing the tools you need to be confident in your retirement plan.

Keep in mind why you started saving in the first place. There are goals you're trying to achieve, including a more secure retirement. Even as you manage the complexities of retirement, you still want to keep your long-term plans in sight. Don't forget about your retirement savings in the Sacramento County 457(b) Plan. Use the chart below to determine which option is the best for you and learn more about the advantages and considerations for each one.

Now that you're retired, what can you do with the Plan?

	Leave your money in the Sacramento County 457(b) Deferred Compensation Plan	Roll your money to an IRA	Roll your money to a new employer's plan	Take your money in cash
Maintenance of tax-deferred savings*	√	√	√	Taxes are taken from each withdrawal
Investment options	Varies by plan with potential for Low-Cost Institutional Investments Review investments on netbenefits.com/saccounty	Varies by IRA; be sure to compare your 457(b) Plan costs vs. the IRA costs	Varies by plan with potential for Low-Cost Institutional Investments. Be sure to compare your 457(b) Plan costs vs. the new plan's investments.	N/A
Fees and expenses	Varies by plan Refer to the Plan's Participant Fee Disclosure notice	Varies by IRA; be sure to compare your 457(b) Plan costs vs. the IRA costs	√	N/A

	Leave your money in the Sacramento County 457(b) Deferred Compensation Plan	Roll your money to an IRA	Roll your money to a new employer's plan	Take your money in cash
Asset protection from creditors	√	Protection under Federal bankruptcy law; state law protection varies by state ¹	√	N/A
Penalty-free distribution at any age	√	Penalty for withdrawals before age 59 1/2	√	N/A
Potential to defer minimum required distributions if you are over age 70 ^{1/2}	N/A	√	√	N/A
Immediate access to cash	√	N/A	√	√

Develop an action plan to stay on track.

Three simple steps can help keep your retirement savings working hard for you:

1. Update your information.

- ❖ Visit [NetBenefits.com/profile](http://www.netbenefits.com/profile) to make sure your email address is up to date so you can continue to receive important information about your retirement savings left at Sacramento County.
- ❖ Don't forget about your beneficiaries. Log on to NetBenefits via <http://www.netbenefits.com/saccounty>. After logging on, click the "Profile" link and select "Beneficiaries" and follow the online instructions.

2. Review your options.

As indicated in the previous chart, when you retire you generally have the following options for your workplace retirement savings:

- ❖ Keep them in your Sacramento County 457(b) Deferred Compensation Plan.
- ❖ Roll over to an IRA.
- ❖ Roll over to a new employer's plan.
- ❖ Take your money in cash.

3. Check your investment mix.

Your current investment choices are an important part of keeping your retirement on track. Make sure your investment mix is still aligned with your goals. To review or change your investments, log on to www.netbenefits.com/saccounty. Once logged on, click on the "SAC COUNTY 457B" plan, then under the "Quick Links" menu, select "Change Investments".

Investing involves risk, including risk of loss.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

*Distributions from your employer plan or IRA will be taxed as ordinary income in the year of distribution.

¹IRA are protected under federal bankruptcy law; state law creditor protection of IRAs varies. Consult your legal advisor for more detailed information.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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