



Focus on **Your Future**

Your 457 Deferred Compensation Plan

MissionSquare
RETIREMENT

Maximize Your Benefit

Retirement is one of the biggest financial decisions you'll face in your lifetime.

Your 457 Deferred Compensation Plan, a benefit offered by your employer and managed by MissionSquare Retirement, gives you control over when and how much you save, how to invest those savings, and how to withdraw funds in retirement.

While it may seem far into the future, retirement and planning for it should be balanced with everything else, including your current finances, career stage, and life situation.

Why start planning for retirement?

Planning for retirement means learning about and choosing financial strategies that can allow you to be comfortable and secure in your later years. Your 457 plan can help you:



Enjoy tax benefits and greater savings returns.



Plan for the lifestyle you want.



Support your family.



Protect your financial independence.



Prepare for future health care costs.



Enjoy retirement with peace of mind.

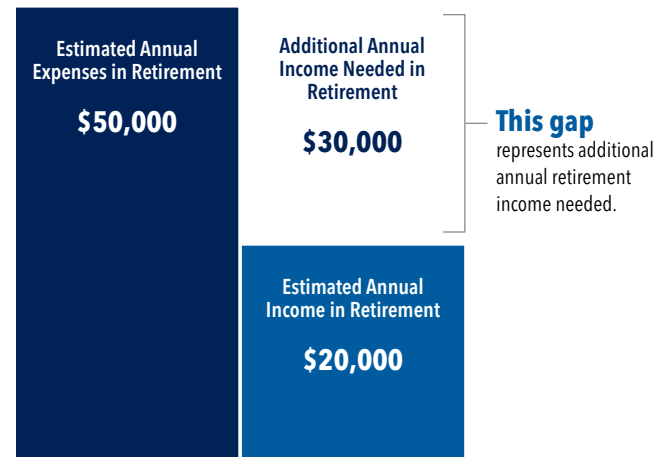
Why Saving Now Matters

How Much Will You Need?

Many people think they'll rely on their pension or Social Security to cover their expenses in retirement, but both are designed to replace only a portion of your salary. Financial professionals estimate you'll need to replace about 80% of your pre-retirement income, but your needs may be higher.

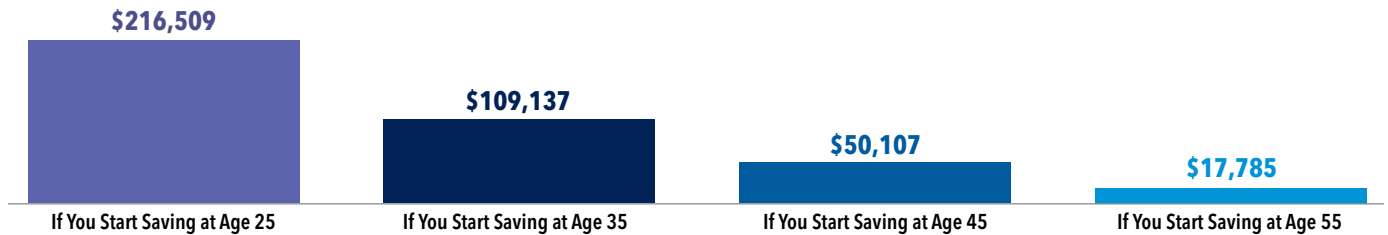
Starting now, saving consistently, and investing wisely in your 457 plan can contribute significantly to your retirement security and independence. The earlier you start saving, the more time your money has to grow.

Compare Projected Annual Retirement Income and Expenses



Account Balance at Age 65

After Contributing \$50 Biweekly to Your 457(b)



Small Increases Can Go a Long Way Over Time

Investing regularly and increasing your contributions annually can help magnify your savings while reducing your taxable income each year while you're working. And because your contributions are pre-tax, you won't miss as much out of your paychecks as you might think. A pre-tax contribution of \$25 is only \$18.75 out of your check.

Contribution to Plan	Paycheck Deduction	Accumulation 10 Years	Accumulation 20 Years	Accumulation 30 Years
\$25	\$18.75	\$8,832	\$24,649	\$52,974
\$50	\$37.50	\$17,664	\$49,297	\$105,948
\$75	\$56.25	\$26,496	\$73,946	\$158,921
\$100	\$75.00	\$35,328	\$98,594	\$211,895
\$200	\$150.00	\$70,655	\$197,189	\$423,790

Use this calculator to see how saving early can help you secure your future:



<https://www.missionsq.org/rec/cost-of-delay.html>

For illustrative purposes only. The above tables and charts are hypothetical examples and are not intended to reflect actual performance of any investments. Actual returns may be higher or lower.

Get To Know Your 457 Deferred Compensation Plan

A smart addition to any pension or Social Security benefits you may receive, your 457 Deferred Compensation Plan offers simple and flexible ways to increase your retirement savings.

Use the plan resource site to enroll today:

<https://services.msqretirement.org/plansearch>



Watch a short video to learn more about your 457 plan:

<https://www.missionsq.org/rec/whos-in-charge-of-your-retirement.html>



Easy to Contribute

- Contributions are made through payroll deduction.
- You can change, increase, or stop your contributions at any time.



Tax Benefits While You Save

- Pretax contributions lower your taxable income while your earnings grow.
- Delay all taxes until you take money out.



Investment Control

- Create your own mix of investments from a range of options.
- Consider a diversified fund.



Simplify Your Accounts

- Roll in retirement accounts from former employers to see all your retirement savings information in one place.*
- Start your roll-in by visiting missionsq.org/simplify.



Flexible Withdrawal Options

- Only 457 plans have no early withdrawal penalty regardless of your age.**
- Determine which withdrawal strategy works best: Keep investing until a later date, withdraw when and as needed, or set up regular installment payments.

* Before moving money from one retirement account to another, consider your own circumstances. Key differences exist depending on the plan, the financial provider, and your personal situation.

** The penalty may apply to non-457 plan assets rolled into a 457 plan and subsequently withdrawn prior to age 59½.

Choose Your Investing Approach

You are always in control of how your assets are invested. Your plan includes a wide range of options from more conservative stable value funds to more aggressive bond and stock funds, including a self-directed brokerage option.



Keep It Simple

Select a simple, diversified, date-based fund geared toward your projected retirement date. This may be a good alternative if you're not comfortable managing your investments. Target-date funds are designed to become more conservative over time and to be withdrawn over a long retirement period, but they don't consider your risk tolerance.



Build Your Own

Build a diversified portfolio of individual funds available in your plan – a good route to take if you're an active investor who wants some control over your portfolio. This investment strategy holds a portfolio of funds, versus investing directly in individual stocks, bonds, or other investments.



Get Professional Management

Work with a MissionSquare Retirement Financial Consultant or through the intuitive, user-friendly Morningstar¹ online advice managed accounts² platform to help you reach your retirement goals. You'll receive recommendations on how much to save, when to retire, how to invest your assets, when to start taking Social Security benefits, and how to take withdrawals.

¹ Investment advice and analysis tools are offered to participants through MissionSquare Retirement, a federally registered investment adviser. Investment advice is the result of methodologies developed, maintained, and overseen by the Independent Financial Expert, Morningstar Investment Management LLC. Morningstar Investment Management LLC is a registered investment adviser and subsidiary of Morningstar, Inc. Morningstar, Inc. and Morningstar Investment Management LLC are not affiliated with MissionSquare Retirement. All rights reserved. The Morningstar name and logo are registered marks of Morningstar, Inc. For additional information on our Guided Pathways[®] Advisory Services, please refer to Form ADV Part 2A Brochure available at www.adviserinfo.sec.gov.

² Managed Accounts is a fee-based service and may not be offered through your employer's plan.



Digital Tools and Personalized Services

From one-on-one meetings to mobile capabilities, webinars, and our interactive Financial Wellness Center, we're with you at every step. Even after you retire, you'll enjoy the same personalized assistance and tools for managing your savings and supporting your financial well-being.



The Digital Connection

Plan Resource Site: Log in at any time to manage your account, schedule financial consultations, and access interactive tools and resources.

Financial Wellness Center: Learn from 100+ videos, charts, interactive calculators, articles, and tutorials on financial topics specific to you.

Am I On Track Calculator: Get a personalized retirement readiness score and retirement income gap analysis assessment as well as a proposed savings rate, retirement age, and investment mix.

Mobile Access: Use our eDelivery, Text Access, or Ask Alexa capabilities to get certain account information on your time. And manage your account from anywhere with our mobile app.



The Personal Touch

MissionSquare Retirement Plans Specialists:

They can help you with establishing goals, reviewing investment options, creating savings strategies, rolling assets in from previous employers, and more.

Live Webinars: Presented by our CERTIFIED FINANCIAL PLANNER™ professionals, webinars feature topics like financial planning, investing, retirement income planning, IRA basics, and Social Security.

CERTIFIED FINANCIAL PLANNER™ Professionals:

Work with a CFP® professional to discuss and develop your financial goals, create a financial plan for you and your family, and more.



MissionSquare Retirement

Focused on Your Future



Expertise.

Dedicated to the public service sector for over 50 years. Focused on government, health care, education, and not-for-profit sector employees, we have the unmatched expertise you need. Our Retirement Plans Specialists and other representatives are trained to serve your unique needs. From personalized financial strategies to investment planning for long-term goals, we can help you get there.

It's not just retirement planning, it's retirement planning for the public service sector.



Commitment.

From start to finish. Whether you're just getting started, already have a savings plan, or are close to retirement, we're committed to helping you and your family achieve financial wellness and save for the retirement you want and deserve. From helping you enroll to managing your money toward and in retirement, MissionSquare Retirement can help every step of the way.

With you to and through retirement.



Mission.

It's in our name. Unlike most of our competitors, MissionSquare Retirement is a nonprofit with no shareholders. We focus solely on our mission – helping build retirement security for public sector employees like you.

And it doesn't end there. We invest in you and the programs that benefit the communities you serve and live in. From partnering with public sector-focused organizations to supporting the surviving children of fallen public sector heroes through our MissionSquare Scholarship Fund, we're dedicated to helping those who serve their communities.

One mission – helping you and the communities you serve.

**Visit your plan
resource site to
learn more about
your plan and
to get started!**

Retirement Plans Specialist:
[https://services.
msqretirement.org/plansearch](https://services.msqretirement.org/plansearch)



Founded in 1972, **MissionSquare Retirement** has helped more than 3 million people in public service retire well. MissionSquare is a mission-based, non-stock, nonprofit financial services company that focuses on delivering results-oriented retirement plans, education, investments, and advice for those working in the public sector.

For more information, visit www.missionsq.org.

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