

Retiring doesn't mean giving up the benefits of being in the Sonoma County 457(b) Plan

Top 10 reasons to stick with your Deferred Comp Plan

10 A place for lump-sum contributions

Lump-sum payments can be deferred into your deferred comp account to help you avoid current taxation and potentially build your account. Check with your Retirement Specialist to see what you're eligible for, and discuss options with your tax advisor before making any decisions.

9 Required minimum distributions

Nationwide® will help you receive the payments required by law after you reach age 73.

8 No sales commissions

The Plan doesn't charge sales commissions.

7 Competitive fees

Due to the large number of assets in the Plan, we're generally able to negotiate lower fees than individuals may be able to get on their own.

6 Quality investment options

The Plan's well-known mutual funds and investment offerings are periodically reviewed and changed when necessary.

5 Plan oversight

The Plan is governed by a Board whose sole purpose is to direct the Plan for the benefit of the participants and their beneficiaries — meaning participants and their beneficiaries are the only shareholders they answer to!

4 sonoma457.com

Our website provides online education and tools, investment information and account access in a simple, easy-to-navigate layout tested by users like you.

3 Flexible payout options

Receive money at regular intervals and amounts, or just when you need it. You should discuss payout options with your tax advisor before making any decisions.

2 Retirement Specialist

A dedicated individual provides in-person help and education about your deferred comp account.

1 Account consolidation

Your deferred compensation account allows you the ability to roll over outside assets. There are generally several considerations relevant to evaluating whether you might roll over outside assets or leave the money where it is currently invested. Talk to your Retirement Specialist for more guidance.¹



Contact me, your local Retirement Specialist:

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¹ Qualified retirement plans, deferred compensation plans and individual retirement accounts are all different, including fees and when you can access funds. Assets rolled over from your account(s) may be subject to surrender charges, other fees and/or a 10% tax penalty if withdrawn before age 59½.

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Investing involves risk, including possible loss of principal.

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