

Keep Your Money in the Plan

Great Reasons to Stay with the City of Spokane Deferred Compensation Plan

When you separate from the City of Spokane, your 457 savings doesn't have to leave, too. Your City of Spokane 457 Plan has been professionally designed to provide you with many features and services.

For example:

- **No tax penalty for withdrawals before age 59½** – With other investing options, such as IRAs, you may face a tax penalty for taking money out before age 59½.¹
- **Professionally monitored investments** – Investment options in the City's Plan are carefully monitored and selected by the Plan's Committee and Investment Consultants.
- **Broad array of investment options, including a self-directed brokerage option (the "Do-It-Myself" path)** – You have access to a wide range of choices within the City's Plan, which is designed to fit all of your investing needs.
- **Plan funds fee advantage** – The average account balance of the many participants in the City's 457 Plan and the overall plan balance, help to lower costs and fees.
- **Personal assistance and education sessions with your local Retirement Plans Specialist and CERTIFIED FINANCIAL PLANNER™** – This service continues to be available to you after you separate, at no additional cost.
- **The Stable Value fund** – A low-risk fund designed to offer a competitive level of income consistent with providing capital preservation.

To learn more, schedule an appointment with your MissionSquare Retirement representative at www.missionsq.org/appt-spokane.



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¹ Non-457 plan assets rolled to a 457 plan and then withdrawn before age 59½ may be subject to a 10% tax penalty.