As part of your employee benefits package, your employer offers you the ability to participate in the New Castle County Government 457(b) Plan. By participating in the plan, you can either start or continue saving for retirement. Enroll today and help put yourself in control of your financial future.

MetLife Financial Services Representative Contact Information:

Lisa Rydzefski
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Stephanie Rinschler
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Begin Saving Today!
All you need to do is contact your MetLife Resources Financial Services Representative!

Start Planning for a Comfortable Retirement!

- **IT'S EASY.** Automatic salary reduction makes saving easier. Once you become eligible, you decide how much to contribute to the plan (subject to limitations under Internal Revenue Code of 1986, as amended ("IRC") and plan limitations), money is automatically deducted from your pay and deposited directly into your plan account. No checks to write or additional deposits to worry about.
- **IT'S SMART.** Contributions are deducted from your salary and are not subject to federal, state and local income tax withholding (certain exceptions may apply). This means your tax savings are immediate and you don't have to pay income taxes on money in your plan account until you take money out of your employer's retirement plan.*

  Since your contributions are excluded from your gross income when you get paid, you'll pay less in tax withholding each pay period – potentially allowing you to put more toward your retirement.
- **IT'S FLEXIBLE.** Contributions are invested in the funding options available in your plan. No matter what type of investor you are or where you are in your career, you can choose from a wide variety of funding options to suit your needs. Once you've chosen them, remember to monitor your investments in your plan account periodically to make sure that they continue to suit your needs. You can manage your plan account online or via telephone, virtually 24 hours a day.**

*Funding your retirement program with an annuity offers no additional tax benefit than that offered by the plan. There should be reasons other than tax deferral for investing in an annuity. References throughout this material to tax advantages, such as tax deferral and tax-free rollovers, are subject to this consideration.

**Access to the website and phone system may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance, or other reasons. Transfer requests made via the website received and in good order on business days prior to close of the New York Stock Exchange (4:00p.m. Eastern Time or earlier on some holidays or other special circumstances) will be processed at the close of business the same day the request was received. Requests received after this time are processed on the next business day.

How it Works

What are the benefits of investing in a 457 plan?

A 457 plan offers many benefits:

- You reduce your current income taxes while investing for retirement.
- Your earnings accumulate tax-deferred.
- You can dollar-cost average through convenient payroll deductions.[2]
- If you are 50 (or older) or within three years prior to the year you reach your normal retirement age, you are allowed to make additional “catch-up” contributions.
- It’s portable. If you change jobs, you can consolidate your savings in most other public sector employers’ 457 plans, qualified 401 plans, tax-sheltered 403(b) annuity plans, or an IRA.
- If you retire or leave service early, there is no penalty for withdrawals.[3]
- Supplemental investments are helpful in states and communities where no contribution is made to Social Security.

[1] Your gross compensation must first be reduced by any mandatory pre-tax (“picked-up”) employee 401 plan contributions.
[2] Dollar-cost averaging does not assure positive returns or protect against loss. Since dollar cost averaging involves continuous investing, regardless of fluctuating prices, investors must consider their level of comfort in continuing to invest.
[3] A 10% penalty tax never applies to withdrawals of original 457 plan contributions and associated earnings. However, the penalty may apply to non 457 plan assets rolled into a 457 plan and subsequently withdrawn prior to age 59 ½.