



457(b)

401(a)

Ready to retire

A HELPFUL GUIDE

FROM YOUR DEFERRED COMPENSATION TEAM

We're here for you now
and throughout retirement.



**Arnold De
Guzman,**
County
Technology
Office



Deferred Compensation is one benefit you can keep after you leave employment — with access to all the services you have now.

Our Retirement Specialists are available for one-on-one appointments at convenient times and locations.



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(Sí, hablo español!)

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Martha Ocampo

(Sí, hablo español!)

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Last call for contributions

Congratulations on a well-deserved retirement! The County of San Diego Deferred Compensation Program can help you determine your income needs and payment options. They can even help you manage investment risk.

One thing Deferred Compensation can't do, though, is accept additional contributions¹ after you've retired. That's why many retirees choose to roll over **unused vacation pay** to their Deferred Compensation account. It's a great way to give your account a little boost! To learn more about options and the County's Terminal Pay Plan, please call the Deferred Compensation Office at 1-619-531-5840.

Information is intended for educational purposes only and should not be considered investment advice.

¹ This does not apply to rollovers from other qualified retirement accounts such as 401(k)s. Rollovers from qualifying accounts can be made at any time, including after retirement.

You can still make investment changes online or through customer service.

The Program selects quality investment options appropriate for the needs of County participants and maintains a disciplined due diligence process, including quarterly fund reviews.



Mike Uyeda,
Treasurer-Tax
Collector

Competitive fees

Chances are, other investment representatives may be interested in your account now that you are retiring. Compare all fees and expenses before making a move. As a large plan, the County of San Diego Deferred Compensation Program is able to negotiate for lower fees than individuals may be able to get on their own.

	Deferred Compensation	Other providers
Front-end load	0.00%	
Back-end load	0.00%	
Mortality and Expense fee ²	0.00%	
Contingent deferred sales charge	0.00%	
Account administration fee	0.00%	
Flat fee per account (annual)	\$0.00	
Fund operating expense/expense ratio ³	0.02% - 0.95%	
Advisor or investment management fee	0.00%	
Reimbursements from mutual funds ⁴	+0.00% to + 0.35%	

² Annuities charge a Mortality and Expense (M&E) fee that serves to compensate the insurance company for various risks it assumes under the annuity contract. The mortality expense involves the risk of the participant dying while the account balance is less than the total of premiums paid less any withdrawals. The expense portion covers the costs of providing and administering any other insured features, such as fixed account guarantees. With variable annuities, the M&E fee is applied only to funds held in the separate accounts, not to any of the funds held in the general account, as those values are not guaranteed.

³ Institutional shares, with lower-than-retail expenses, are arranged whenever available.

⁴ Reimbursements from mutual funds are added to your account rather than a fee subtraction.



Cynthia A. Ruiz,
Retired, Health and
Human Services Agency

**You may be eligible to roll
over your unused vacation
pay to your Deferred
Compensation account.**

**Talk to your department payroll clerk about
eligibility for the County's Terminal Pay Plan.**

Deferred Compensation allows rollover to:

Deferred Compensation allows rollover from:		457(b)	Roth 457(b)	401(a)
	457(b)	Yes	Yes ⁵	Yes
	Roth 457(b)	No	Yes	No
	403(b)	Yes	No	Yes
	401(k)	Yes	No	Yes
	Roth 401(k)	No	Yes	No
	Roth 403(b)	No	Yes	No
	IRA	Yes	No	Yes
	Roth IRA	No	No	No
	Simple IRA	Yes	No	Yes
	SEP IRA	Yes	No	Yes
Pension	Yes	No	Yes	

⁵ The money rolled over is taxable at distribution.

There are generally several considerations relevant to evaluating whether you might roll over outside assets or leave the money where it is currently invested. Qualified retirement plans, deferred compensation plans and individual retirement accounts are all different, with varying fees and laws for accessing funds. Assets rolled over from your account(s) may be subject to surrender charges, other fees and/or a 10% early withdrawal tax if withdrawn before age 59½. It's important to understand retirement account differences and similarities, such as fees, services, investment options, etc., before making any rollover decisions.

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.

I'm your Personal Retirement Consultant



Cathie Purdon

1-619-770-0522 (mobile)
1-619-764-6577 (office)
purdoc1@nationwide.com

I can help you:

- Determine your retirement income needs with our exclusive financial assessment tools
- Understand income options available to you by taking into account all of your retirement assets
- Calculate annual leave lump-sum payments and Deferred Compensation Plan payments

This service is available at no additional charge.



**Call to schedule your
consultation today!**

Personal Retirement Counselors are registered representatives of Nationwide Securities, LLC., member FINRA, SIPC. DBA Nationwide Advisory Services, LLC. in AR, CA, FL, NY, TX and WY. Securities and Investment Advisory Services offered through Nationwide Securities, LLC, member FINRA, SIPC, and a Registered Investment Advisor. DBA Nationwide Advisory Services, LLC in AR, CA, FL, NY, TX and WY. Representative of Nationwide Life Insurance Company, affiliated companies and other companies.

Additional Contacts for Your Retirement Process:

Terminal Pay Plan | 1-619-531-5840

Unused vacation pay. For General, Tier A and Tier B members age 55+, and Sheriff's Deputies/Management age 50+, your accrued vacation balance is paid through the Terminal Pay Plan. You may roll over all or a portion of these funds into your existing Deferred Compensation account(s) to defer taxes. You also have the option of receiving all or a portion of your payment as a taxable distribution by direct deposit or check. Contact your department payroll clerk or the Deferred Compensation office for the necessary paperwork.

SDCERA | 1-619-515-6800

Pension benefit. Applications to receive your pension benefit should be completed within 60 days of retirement. Call SDCERA for an application. Learn more at www.sdcera.org.

Employee Benefits | 1-888-550-2203

Medical coverage (COBRA and Cal-COBRA)

You may extend your current medical coverage after you separate. You will be responsible for the full premium plus 2% for up to 18 months. Once your COBRA period ends, you may sign up for Cal-COBRA through your medical insurance carrier for an additional 18 months.

Life insurance. Life insurance coverage ends when you terminate service, but you have the option to convert your coverage into an individual policy.

Social Security and Medicare | 1-800-772-1213

Social Security. Social Security can begin as early as age 62. The Social Security Administration office recommends you apply online at www.ssa.gov two months prior to receiving benefits.

Medicare. You can apply for Medicare coverage three months before you turn 65. Visit www.medicare.gov for more information.



Local Nationwide Office

Phone 1-619-764-6577

3333 Camino Del Rio South
Suite 100
San Diego, CA 92108

8 a.m. to 5 p.m. (PT) Monday through Friday
Closed from 12 p.m. to 1 p.m. (PT)

www.myDCplan.com

Nationwide Service Center

Phone 1-888-324-5433

5 a.m. to 8 p.m. (PT) Monday through Friday
6 a.m. to 3 p.m. (PT) Saturday

County of San Diego Deferred Compensation Program Office

deferredcomp@sdcounty.ca.gov

Phone 1-619-531-5840

Fax 1-619-531-4937

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On the cover

Lydia Butynski

Retired, Human Resources