

Plan to keep PSPDCRP through retirement

Your 401(a) Plan is designed specifically for Public Safety Workers on the job and in retirement.

LOWER COST

- Institutional pricing on funds available through the Plan
- Administrative fees negotiated to be lower due to the large number of assets in the Plan
- Board commitment to low-cost operations

QUALITY INVESTMENT OPTIONS

- Broad range of mutual funds
- Target-date funds
- Fixed account offers 2.75% guaranteed minimum yield through June 30, 2022
- Schwab Self-Directed Brokerage Option (SDBO)

ACCESS TO YOUR ASSETS

- Secure access to your account from any web-enabled device
- Tax-free distributions can directly pay qualified, in-retirement healthcare or long-term care premiums after separation from service
- No 10% withdrawal penalty after separation from service at age 50 or later
- No vesting on Deferred Retirement Option Plan (DROP) funds or employee contributions; 10-year/10% per year vesting schedule on employer contributions in Tier 3
- Nationwide will calculate and send RMD annually, according to IRS regulations

PLAN OVERSIGHT

- Operates for the exclusive benefit of participants and beneficiaries
- Regular Plan Consultant review of investment options offered through the Plan
- PSPRS Defined Contribution Committee oversight of all Plan operations

NATIONWIDE

- Local Retirement Specialists provide in-person assistance and Plan education
- Robust website puts investing information and account management at your fingertips (PsprsDcPlan.com)
- My Interactive Retirement PlannerSM — see how your decisions, assets and planning may affect your future
- My Health Care Estimator[®] — plan for these in-retirement expenses
- Social Security 360 Analyzer[®] — to help provide the knowledge, tools and support you need to help navigate the complexities of your Social Security decisions
- On-site investment and retirement seminars

PUBLIC SAFETY FINANCIAL/GALLOWAY

- Specific investment advice
- Department education and training (Galloway911.com)

Investing involves market risk, including possible loss of principal. No investment strategy can guarantee a profit or avoid loss. Actual results will vary depending on your investment and market experience.

Target date funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, investors indirectly pay a proportionate share of the applicable fees and expenses of the underlying funds. These funds reallocate equity exposure to a higher percentage of fixed investments over time. As a result, the funds become more conservative over time as an investor approaches retirement. No investment strategy can assure a profit or prevent a loss in a declining market. Loss of principal can occur at any time, including before, at or after the target date. There is no guarantee that target date funds will provide enough income for retirement or the principal is guaranteed.

The unregistered group fixed account is issued by Nationwide Life Insurance Company, Columbus, Ohio. Guarantees are subject to the claims-paying ability of Nationwide Life Insurance Company.

Schwab Self-Directed Brokerage Option offered through Charles Schwab & Co. Inc., a registered broker-dealer not affiliated with PSPDCRP or Nationwide. Participant investments through the Schwab SDBO are not monitored by the Plan. There is an extra fee for this service.

Nationwide Retirement Specialists are Registered Representatives of Nationwide Investment Services Corporation (NISC), member FINRA, Columbus, Ohio. Information provided by Retirement Specialists is for educational purposes only and is not intended as investment advice. Nationwide representatives cannot offer investment, tax or legal advice. You should consult your own counsel before making retirement plan decisions.

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CONTACT US WITH QUESTIONS:



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