Who we are

The Howard County Deferred Compensation Plan is a voluntary program that allows employees to save toward their retirement through tax-advantaged 457(b) and Deemed IRA contributions.

Our plans help bridge any gap between what you may receive through any employer pension programs, your savings and Social Security benefits. If you think you might have a gap between what you have and what you need, participation in the Howard County Deferred Compensation Plan through Nationwide could help you prepare for the retirement you're working toward.

Great reasons to enroll in the Howard County Deferred Compensation Plan

Easy to contribute

Pretax and Roth (after-tax) contributions to both the 457(b) and Deemed IRA Plans are automatically deducted from your paycheck. Learn more about the contribution types on the other side of this page.

The power of compounding

The earlier you start, the easier it may be to reach your goals. Compounding means your money can grow because your contributions and any earnings keep getting reinvested over time.

Flexible contributions

Once you decide on pretax and/or Roth contributions, choose whether you'll contribute a flat dollar amount per paycheck or a percentage of your pay. With percentage of pay, your contribution amount automatically increases as your salary increases, helping you contribute more. You can also change your investment mix and contribution amount at any time.

In 2026, you can save up to $24,500, or $32,500 if you are age 50 or older. Scan or click the QR code for current contribution limits.

Questions? Contact your Nationwide Deferred Compensation Specialists:

Retirement Resource Group®
1-888-401-5272
nrsforu@nationwide.com

Mary Campbell
410-891-2589
mcampbell@nationwide.com

To schedule an appointment, visit howard457.com or scan this QR code.

5 advantages of the Howard County Deferred Compensation Plan

Two contribution types

Pretax (traditional) contributions

- Come out of your pay before taxes are deducted
- Lower your taxable income now
- Earnings grow tax deferred until withdrawn
- You pay taxes when you withdraw the money

Roth (after-tax) contributions

- Come out of your pay after taxes are deducted
- Contributions and related earnings may be withdrawn tax-free during retirement if certain criteria are met
- No required minimum distributions (RMDs) during the account owner's lifetime

Diverse investment options

The Howard County Deferred Compensation Plan gives you many ways to invest, including 45 funds, so you can choose what fits your style.

457(b) Plan in-service withdrawals

While you are employed by the county, you may be able to access money in your retirement account in certain situations, such as:

- Taking a loan or an emergency withdrawal, if you meet the required conditions
- Withdrawing money that you originally rolled over from another retirement plan
- Using your account to buy service credits in your pension plan
- Taking a once-per-lifetime withdrawal if your account has less than $5,000 (not including rollovers) and you haven't contributed for 2 years
- Reaching age 59½

Personal assistance

Licensed, noncommissioned Nationwide Deferred Compensation Specialists are available to help guide you at every step through your retirement journey.

Get ready to enroll! Scan the QR code to visit howard457.com and select your employer.

When you're ready, you'll need your:

- Social Security number
- Estimated gross annual income
- Pay frequency

To enroll anytime, scan or click this code to visit howard457.com and select your employer.

Investing involves market risk, including possible loss of principal. Actual investment results will vary depending on your investment and market experience and there is no guarantee that fund objectives will be met.

Retirement Resource Group includes Retirement Specialists and Personal Retirement Counselors. Retirement Specialists and Personal Retirement Counselors are registered representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. The information they provide is for educational purposes only and is not legal, tax or investment advice.

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