



Ready to Retire?

Retirement can be a significant life change.
Take the first steps by contacting these offices.

Deferred Compensation | 888-324-5433

■ Deferred Compensation

You can maintain your accounts with the County of San Diego after you leave employment. Withdrawals require a form that can be obtained by calling Nationwide's call center at **888-324-5433** from 5 a.m. to 8 p.m. Monday through Friday, and 6 a.m. to 3 p.m. Saturday, except for major holidays. More information can be found at www.myDCplan.com.

■ Personal Retirement Consultant

Visit with Cathie Purdon, your Personal Retirement Consultant, to help guide you through the retirement planning process. She will help you determine your retirement income needs, understand your available income options and calculate your annual payments. This service is available for you at no additional cost. You can contact Cathie at **619-764-6583**.

Terminal Pay Plan | 619-531-5840

■ Unused Vacation Pay

For General, Tier A and Tier B members age 55+ and Sheriff's Deputies/Management age 50+ accrued vacation balance is paid through the Terminal Pay Plan. You may roll 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 balance as a taxable distribution by direct deposit or check. Forms can be found with your department payroll clerk or with the Deferred Compensation office.

SDCERA | 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.

■ Health care beyond COBRA

SDCERA offers medical and dental coverage options for those not yet eligible for Medicare, as well as those who are eligible.

Employee Benefits | 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 it into an individual policy.

Social Security and Medicare | 800-772-1213

■ Social Security

Social Security can begin as early as 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.

Top reasons

to stick with your deferred compensation program

You can enjoy the benefits of being in the County of San Diego Deferred Compensation Program well after retiring.

-  **Competitive fees.** As a large plan, the Deferred Compensation Program is able to negotiate for lower fees than individuals may be able to get on their own.
-  **Flexible payout options.** Receive money at regular intervals and amounts, or just when you need it. Distributions from your 457(b) account are not subject to a 10% federal penalty for early withdrawal of funds, and distributions from your 401(a) may be exempt from the 10% penalty if you leave County service at age 55+ (50+ for Sheriff's Deputies/Management).
-  **Quality investment options.** The Program selects quality investment options appropriate for the needs of County participants. The Program maintains a rigorous and disciplined due diligence process which includes quarterly reviews with expert investment consultants.
-  **Retirement Specialists** provide in-person help and education about your deferred compensation account. They will meet at a time and location convenient for you.
-  **A Personal Retirement Consultant** who specializes in assisting those nearing or in retirement by helping determine retirement income needs and payout options—all for no additional charge! Talk with your Retirement Specialist to see if you're ready to talk with your PRC.
-  **www.myDCplan.com** provides online education and tools, investment information and account access in a simple, easy to navigate site. This includes access to robust planning tools, My Interactive Retirement Planner and My Investment Planner.
-  **Fiduciary oversight.** The Program is maintained for the sole benefit of the participants and their beneficiaries.
-  **Account consolidation.** Your deferred compensation account allows you the ability to rollover outside assets. This will allow you to manage all your retirement assets in one place. One statement, one Required Minimum Distribution, and one contact for easier account management in addition to several other considerations relevant to evaluating a rollover option. Talk to your Retirement Specialist for more information.

This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should work with their financial professional to discuss their specific situation.

Investing involves risk, including possible loss of principal.

Qualified retirement plans, deferred compensation plans and individual retirement accounts are all different, including fees and when you can access funds. Assets rolled over from your account(s) may be subject to surrender charges, other fees and/or a 10% tax penalty if withdrawn before age 59½.

Information provided by Retirement Specialists is for educational purposes only and not intended as investment advice.

Retirement specialists are registered representatives of Nationwide Investment Services Corporation, Member FINRA.

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