

FEES MAKE A DIFFERENCE!

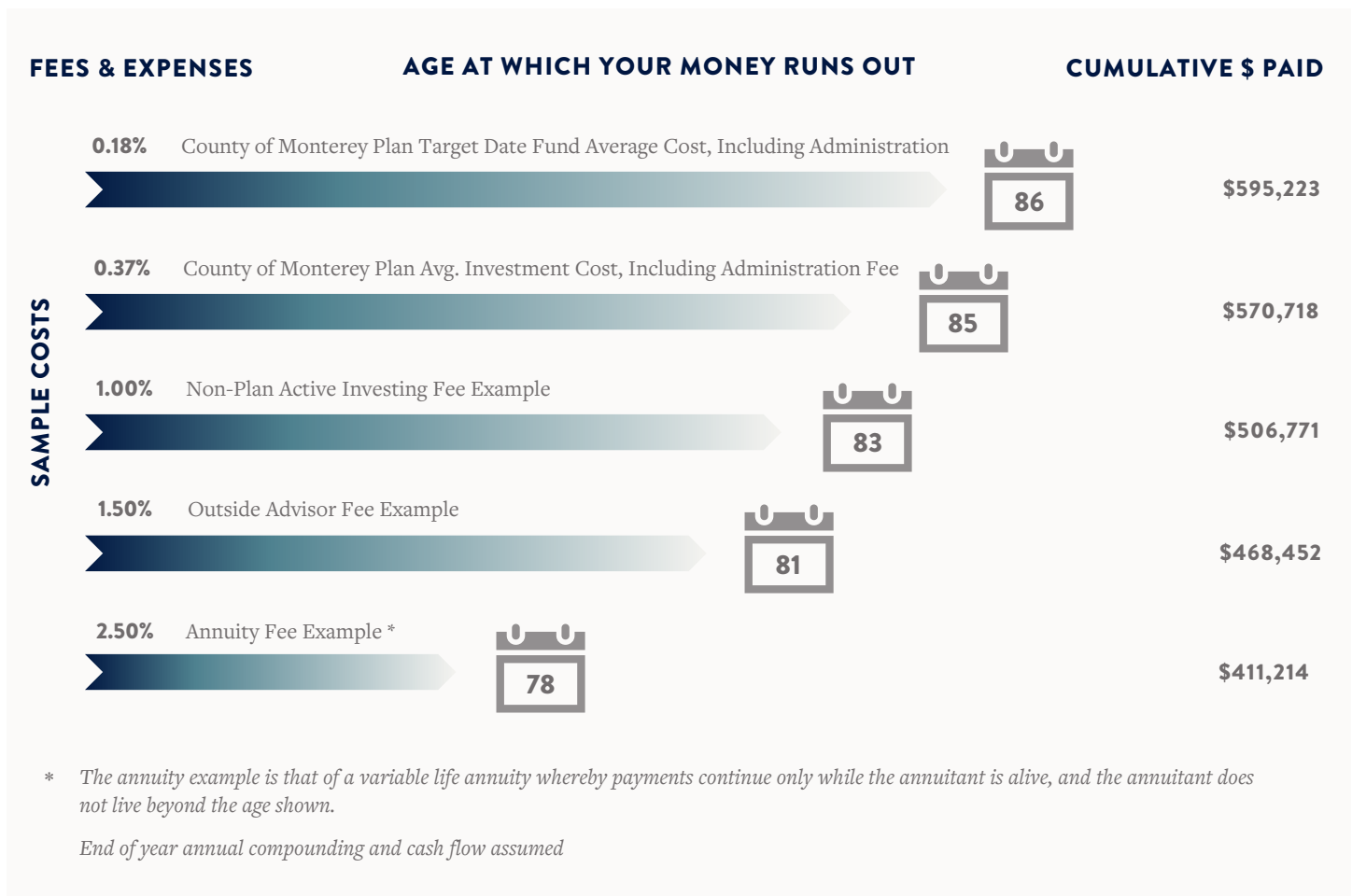
Why keeping your funds in the County of Monterey 457 Plan after retirement may be your best move.



HIGHER COST INVESTMENT PROGRAMS CAN EXHAUST YOUR SAVINGS MUCH FASTER...

Compare the cost of investing in the County's 457 Plan vs. alternatives. Here is an example. Assume the following:

- > You retire at the age of 60 with \$300,000 in your account
- > You withdraw \$22,500 at the end of each year
- > You are invested in a retirement portfolio earning an annual 6% return, minus investment costs like advisor fees and fund expenses
- > How long does your money last at various levels of cost?



YOUR COUNTY OF MONTEREY 457 PLAN COMPARE WELL TO RETAIL INVESTING

When you stop working for the County, your retirement investments don't have to stop working too! Your Plan has been professionally designed to provide you with many features and services at a cost that retail investing opportunities can't match, and you can keep using them post-employment. Compare these key advantages:

THINGS TO CONSIDER	COUNTY OF MONTEREY 457 PLAN	COMPARE RETAIL INVESTING
<p><i>Low cost, institutionally priced investments:</i> Take advantage of the Plans' buying power! The Plan Consultant estimates the average weighted cost of investing through the Plans to be only 0.37% per year, as of December 31, 2019.</p>	Average Weighted Cost of Investing: 0.37%/ Year	?
<p><i>Employer-Sponsored Plan:</i> The County has an oversight committee and a consultant to ensure that the fees and investments are monitored for cost and performance. Beware of predatory investment firms that may charge you higher rates and/or offer funds that may not benefit you.</p>	Yes!	?
<p><i>Professionally monitored investments:</i> Your Plans' investments have been carefully selected and are continually monitored and revised as needed with the help of an independent investment advisory consulting firm.</p>	Yes!	?
<p><i>Counseling services continue after retirement—at no cost!</i> In-person or on the phone, you can get help making decisions from a salaried professional counselor, with no sales pitch and no pressure.</p>	Yes!	?
<p><i>Broad array of investment choices, including a brokerage option:</i> Every investment you may need or want is probably available through the Plans' core menu or Self-Directed Brokerage Option.</p>	Yes!	?
<p><i>Stable Value Fund—not available in IRAs:</i> These funds are only available inside Plans like yours—and provide interest rates that compare well to 3- and 5- year CDs, without a minimum term.</p>	Yes!	?
<p><i>Keep access to your 457 funds before age 59½ without a tax penalty:</i> If you roll your account to an IRA, you may incur tax penalties if you take withdrawals before age 59½. Keep your tax advantage—stay in the Plan!</p>	Yes!	?
<p><i>457 Plan Loans for Retirees:</i> This feature may allow you to manage when you pay taxes on money utilized from the Plan after you leave service. This feature is not available with assets held within an IRA.</p>	Yes!	?

QUESTIONS OR NEED HELP?

Contact your Nationwide® Retirement Specialist to talk or set up an appointment to learn more about the 457 Plan and your choices.

Justin Bryant
831-200-5501 | justin.bryant@nationwide.com

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