

Understand and Maximize Your DROP

A Deferred Retirement Option Plan (DROP) is another way for you to save for retirement.

What is a DROP and how does it work?

When you reach the age and/or service requirement, you can:

- Retire
- Continue working and stay in your defined benefit (DB) pension plan
- Continue working and elect a DROP

A DROP is an additional payment option within your DB pension plan. You can have your additional years of service placed as a lump sum of money into a separate account for each year you remain on the job.

Your DROP account earns interest as long as you're still reporting to work. When you retire, your DROP account is paid to you, in addition to your pension benefits.

What can a DROP provide?

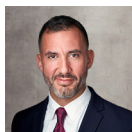
- **Investment Control** — How you invest your DROP assets depends on whether they're set aside for a specific expense or will provide ongoing retirement income.
- **Flexible Withdrawal Options** — Options include lump sum; automatic, regular withdrawals; or periodic withdrawals as needed.

What are the benefits of consolidating my retirement accounts?

Your DROP account can be rolled into your MissionSquare account(s), allowing you to consolidate your retirement assets and continue to defer taxes.* You'll also be able to:

- Manage your accounts simply and consistently online.
- Access a broad range of investment options.
- Enjoy no-cost consultations with a CERTIFIED FINANCIAL PLANNER®** professional.
- Explore interactive financial education resources in our Financial Wellness Center.

To learn more, schedule an appointment with your MissionSquare Retirement Plans Specialist at missionsquare.com/appt-mdc.



Raul Bonini
Retirement Plans Specialist
(202) 759-7028
rbonini@missionsquare.com



Augusto Gaymer
Retirement Plans Specialist
(202) 759-7096
agaymer@missionsquare.com



Miguel Hidalgo
Retirement Plans Specialist
(202) 759-7075
mhidalgo@missionsquare.com

*You should review each plan's investment options, services, fees, and tax rules as part of your decision.

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