Keeping Your Money in Your City of Long Beach 457(b) Account

> When you separate or retire from service with the City of Long Beach, you have several options to consider regarding your City of Long Beach 457(b) account.

You can keep your City of Long Beach 457(b) account and enjoy the same benefits for your lifetime!

Step 1: Prepare for your new journey.

Meet with your MissionSquare Retirement Plans Specialist, Tisha Neal, before you separate from service (or soon after) to review your investments, savings, and future options.

Step 2: Compare your options.

Here are a few things you'll benefit from by keeping your 457(b) account at no additional cost:

- Personal assistance from your local representative.
- Financial Planning assistance from a CERTIFIED FINANCIAL PLANNER® Professional.
- Review of investment options and costs from the plan's committee and independent Consultant.

Step 3: Decide what's best for you.

Your MissionSquare Retirement Plans Specialist can help you with the following long-term goals:

- **Roll funds from other tax-deferred accounts into your City of Long Beach 457(b) account for easier management.** If you decide to move outside money into your 457(b) account, you'll get the same great value, investment options, services, and competitive pricing!
- **Starting a new job?** Review your options and determine whether keeping both accounts will offer you additional diversification and services.
- **Broader investment menu.** Your plan's brokerage option provides you with additional investment choices. If you decide to move money out of your 457(b) account, consider leaving a balance if you want to continue enjoying plan benefits.

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Ask yourself ...	Consider this ...
Do I have access to a CERTIFIED FINANCIAL PLANNER® professional (CFP®) for help with my personal finances?	Some providers offer CFP® services, but at a substantial cost. The City of Long Beach 457(b) Plan offers a CFP® professional to assist you with financial topics that affect retirement savings such as estate planning, saving for education, and setting long-term financial goals. You may attend a financial workshop led by a CFP® professional at **no additional cost**. Free financial plans are available, including a goal-specific plan and a comprehensive financial plan.
Will I receive personalized, one-on-one assistance when I need it?	Many providers only offer a contact center. The City of Long Beach 457(b) Plan provides you with a dedicated representative who provides personal assistance when you need it — **at no additional cost**. You may connect with your dedicated representative in person, online, or by phone.
What educational resources are available to me?	Online resources, including interactive calculators, webinars, and other tools, are available at your plan website: **457LongBeach.com**.
Is there oversight by a committee and consultant?	It's important to make sure your best interests are being served. The City of Long Beach 457(b) Plan has a dedicated committee and consultant. They strive to seek out the best value and diverse investment options and negotiate competitive pricing.
Can I withdraw my money when I need it — without a tax penalty?	Your 457(b) plan does not have to impose a tax penalty if you take a withdrawal of your 457(b) Plan assets once you've separated from service, regardless of your age. If you move your money from your 457(b) plan to any other type of plan, you'll be subject to the plan rules and a 10% penalty if you're withdrawing before age 59 1/2.

To learn more, scan the QR code to schedule an appointment with your MissionSquare Retirement Plans Specialist.



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The City of Long Beach 457(b) Plan has an annual plan administrative fee of up to 6.5 basis points per participant.

CFP® professionals are registered representatives and investment adviser representatives of MissionSquare Wealth Management. MissionSquare Retirement is an SEC-registered investment adviser and the parent company of MissionSquare Wealth Management.

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679286-0826-WC2951