MissionSquare | CITY OF ORLANDO

Keep Your Money in the Plan

When you separate from your employer, your 457(b) savings doesn't have to leave, too. Your 457(b) Plan has been professionally designed to provide you with many features and services.

For example:

- **No tax penalty for withdrawals before age 59½** — With other investing options, such as IRAs, you may face a tax penalty for taking money out before age 59½.[1,2]
- **Professionally monitored investments** — Investment options in the plan are carefully monitored and selected by the Plan's Committee and Investment Consultants.[3]
- **Broad array of investment options, including a self-directed brokerage option (the "Do-It-Myself" path)** — You have access to a wide range of choices within the plan.[4]
- **Plan funds fee advantage** — The average account balance of the many participants in the plan and the overall plan balance, help to lower costs and fees.
- **Personal assistance and education sessions with your local Retirement Plans Specialist and CERTIFIED FINANCIAL PLANNER® planner** — This service continues to be available to you after you separate, at no additional cost.[5]
- **Stable Value fund** — A low-risk fund designed to offer a competitive level of income consistent with providing capital preservation.

To learn more, schedule an appointment with your MissionSquare Retirement Plans Specialist at **orlandofl.timetap.com** or scan the QR code.



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[1]Non-457(b) plan assets rolled to a 457(b) plan and then withdrawn before age 59½ may be subject to a 10% tax penalty.
[2]MissionSquare does not offer specific tax or legal advice. Please contact a tax professional in your state regarding your specific situation.
[3]MissionSquare provides plan sponsors fund information to assist them in meeting their fiduciary responsibility in managing the plan. The plan sponsor retains the obligation to prudently select and monitor investment options available to plan participants under their plans. Investors should carefully consider their own investment objectives, risk tolerance, and liquidity needs before making an investment decision.
[4]All investing is subject to risk, including the possible loss of principal. Charles Schwab & Co. Inc. and MissionSquare are not affiliated and are not responsible for the products and services provided by the other. Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co, Inc. (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers. The minimum requirements may differ for some plans. Please check with our employer or MissionSquare.
[5]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. MissionSquare Wealth Management is a FINRA-registered broker-dealer, and SEC-registered investment adviser, and member of SIPC. MissionSquare is an affiliate of MissionSquare Wealth Management and both are wholly owned by MissionSquare Retirement and an affiliate of MissionSquare Investments and VantageTrust Company, LLC.

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